

A portion of APN 1319-30-712-001

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 6 Fee: 19.00
BK-1010 PG- 2819 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 POINTE PROPERTY OWNER'S ASSOCIATION is granted under the Declaration of Time Share Covenants, Conditions and Restrictions for The Ridge Pointe ('Declaration'), dated recorded on November 5, 1997, as Document No. 0425591 in Book 1197 at Page 678, and as amended, Official Records, Douglas County, Nevada, a lien in its favor with the power of sale, to secure payment to THE RIDGE POINTE PROPERTY OWNER'S ASSOCIATION of any and all assessments made pursuant to said Declaration; and

WHEREAS, THE RIDGE POINTE 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 <See Exhibit 'A'>, 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

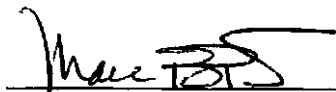
the Notice of Default and Election to Sell is mailed by certified mail with postage prepaid to the owner of the <See Exhibit 'A'> real property.

OCT 13 2010

Dated: _____

THE RIDGE POINTE 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)

OCT 13 2010

This instrument was acknowledged before me on _____ by Marc B. Preston, the authorized signer of Resort Realty, LLC, as Nevada Limited Liability Company as Attorney-in Fact for The Ridge Pointe Property Owner's Association, a Nevada non-profit corporation



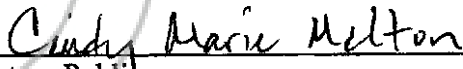

Notary Public



EXHIBIT 'A'
 THE RIDGE POINTE

Reported Owner	Account No.	Lien Rec. Date	Lien Doc. Number	Lien Book	Lien Page	Legal Desc Exhibit	Use Year	Assess. Due Date	Delinquent Assess.	Interest Charges
ABEYTA, Teresa K	16-023-14-71	8/6/2010	768205	0810	1382	Exhibit C	Odd	1/10/2009	\$894.00	\$281.61
ABALOS, Elizabeth J. & Ely A.	16-017-24-01	8/13/2010	768608	0810	3041	Exhibit B	Every	1/10/2009	\$899.00	\$121.41
ALMOND, Nancy A.	16-002-06-72	8/13/2010	768609	0810	3043	Exhibit C	Odd	1/10/2009	\$819.00	\$258.09
ALMOND, Nancy A.	16-007-46-82	8/13/2010	768610	0810	3045	Exhibit C	Even	1/10/2010	\$899.00	\$121.41
BALTIERA, George V. & Phyllis	16-009-09-01	8/6/2010	768206	0810	1384	Exhibit B	Every	1/10/2010	\$5,993.72	\$4,482.82
BARROS, Paul M. & Priscilla L and										
QUESADA, Mario A.	16-021-10-72	8/6/2010	768207	0810	1386	Exhibit C	Odd	1/10/2009	\$894.00	\$281.61
BEAUCHAMP, Burrish E. & Eunice M	16-013-13-81	8/13/2010	768611	0810	3047	Exhibit C	Even	1/10/2010	\$899.00	\$121.41
BORELLO, Jeannine & TRAVIS, Craig	16-020-25-81	8/13/2010	768612	0810	3049	Exhibit C	Even	1/10/2010	\$899.00	\$121.41
CALLAHAN & ZALINSKY ASSOCIATES, LLC	16-010-21-02	8/6/2010	768217	0810	1406	Exhibit B	Every	1/10/2010	\$1,783.00	\$349.38
CARRENO, Antonio & Maria C.	16-021-27-81	8/13/2010	768613	0810	3051	Exhibit C	Even	1/10/2010	\$899.00	\$121.41
COSTA, Hugh & SWEGLES, Melissa	16-005-01-81	8/13/2010	768614	0810	3053	Exhibit C	Even	1/10/2010	\$899.00	\$121.41
D'ARMAND, Richard Lee & Mary Rita	16-008-13-72	8/6/2010	768208	0810	1388	Exhibit C	Odd	1/10/2009	\$894.00	\$281.61
DION, Thomas P. & MATLOCK, Doral E	16-026-42-71	8/6/2010	768209	0810	1390	Exhibit C	Odd	1/10/2009	\$894.00	\$281.61
FRANCIS, Keith	16-005-43-01	8/6/2010	768211	0810	1394	Exhibit B	Every	1/10/2010	\$1,643.00	\$365.91
FRANCIS, Keith	16-015-22-71	8/6/2010	768210	0810	1392	Exhibit C	Odd	1/10/2009	\$744.00	\$244.50
GESFORD, Nye & Imelda	16-014-42-71	8/6/2010	768212	0810	1396	Exhibit C	Odd	1/10/2009	\$894.00	\$281.61
GONZALEZ, Sarilyn & Genaro	16-013-16-01	8/6/2010	768213	0810	1398	Exhibit B	Every	1/10/2010	\$2,665.00	\$834.66
GUARCELLO, Vincent, Trustee of the										
MERRITT FAMILY TRUST	16-012-47-82	8/13/2010	768623	0810	3071	Exhibit C	Even	1/10/2010	\$899.00	\$121.41
HALLGARTEN, Henry & Deborah	16-024-51-81	8/13/2010	768616	0810	3057	Exhibit C	Even	1/10/2010	\$899.00	\$121.41
HAMILTON, Darryl W. & SAMPSON, Sandra E.	16-001-04-81	8/6/2010	768214	0810	1400	Exhibit C	Even	1/10/2010	\$1,771.00	\$553.05
HANSEN, Stefanie	16-005-22-71	8/6/2010	768215	0810	1402	Exhibit C	Odd	1/10/2009	\$894.00	\$281.61
HODGES, Arthur E. III & Rosa	16-006-13-81	8/13/2010	768617	0810	3059	Exhibit C	Even	1/10/2010	\$899.00	\$121.41
JARIN, Lor P. & Connie S.	16-018-08-81	8/13/2010	768618	0810	3061	Exhibit C	Even	1/10/2010	\$899.00	\$121.41
KLEINEN, Martin R. & Teresa	16-016-05-01	8/13/2010	768619	0810	3063	Exhibit B	Every	1/10/2010	\$899.00	\$121.41
STEINER, Ron, Trustee &										
MOORE, Roy, Trustee of the WILLIAM R.										
KOLETA IRREVOCABLE TRUST	16-019-36-81	8/13/2010	768620	0810	3065	Exhibit C	Even	1/10/2010	\$899.00	\$121.41
LACOMBE, James Michael & Brenda Bullock	16-006-34-82	8/13/2010	768621	0810	3067	Exhibit C	Even	1/10/2010	\$899.00	\$121.41
LECKIE, Robert M.D. & Alessandra	16-001-26-01	8/13/2010	768622	0810	3069	Exhibit B	Every	1/10/2010	\$899.00	\$121.41
LEIGHTON, Mark E.	16-001-02-71	8/6/2010	768218	0810	1408	Exhibit C	Odd	1/10/2009	\$894.00	\$281.61
MALONEY, Sandra & Daniel	16-004-34-01	8/6/2010	768219	0810	1410	Exhibit B	Every	1/10/2010	\$1,793.00	\$403.02

EXHIBIT 'A'
 THE RIDGE POINTE

MOKSAY, George T. & Mary	16-002-26-81	8/13/2010	768624	0810	3073	Exhibit C	Even	1/10/2010	\$899.00	\$121.41
MONTERO, Brad	16-007-23-81	8/13/2010	768625	0810	3075	Exhibit C	Even	1/10/2010	\$899.00	\$121.41
MORSE, Leland C. &				0810						
GRIFFIN-MORSE, Alvin Y.	16-017-01-01	8/13/2010	768626	0810	3077	Exhibit B	Every	1/10/2010	\$899.00	\$121.41
MUSCATO, Anthony R. & Joanna M.	16-016-09-71	8/6/2010	768221	0810	1414	Exhibit C	Odd	1/10/2009	\$894.00	\$281.61
NGUYEN, Minh & TRAN, Camly	16-010-20-01	8/6/2010	768222	0810	1416	Exhibit B	Every	1/10/2010	\$1,796.00	\$403.02
NORTON, Robert S. & Lillian C.	16-009-31-71	8/6/2010	768223	0810	1418	Exhibit C	Odd	1/10/2009	\$894.00	\$279.36
PASSER, Anthony V. & Shari L.	16-007-02-81	8/13/2010	768627	0810	3079	Exhibit C	Even	1/10/2010	\$899.00	\$121.41
PETRIE, George & LIGOTINO, Laura	16-014-41-81	8/6/2010	768224	0810	1420	Exhibit C	Even	1/10/2010	\$899.00	\$147.57
RASCON, Enriqueta E.	16-026-06-72	8/6/2010	768225	0810	1422	Exhibit C	Odd	1/10/2009	\$794.00	\$241.20
REDDY, Subramanya S.	16-004-18-81	8/13/2010	768628	0810	3081	Exhibit C	Even	1/10/2010	\$899.00	\$121.41
RENAUD, Calvin J.	16-011-39-82	8/13/2010	768629	0810	3083	Exhibit C	Even	1/10/2010	\$899.00	\$121.41
RODRIGUEZ, Ricardo M. & Jimmy Lind	16-021-14-01	8/6/2010	768226	0810	1424	Exhibit B	Every	1/10/2010	\$1,493.00	\$328.77
SALSBERRY, Stephen C. & Nancy	16-001-04-71	8/6/2010	768227	0810	1426	Exhibit C	Odd	1/10/2009	\$894.00	\$281.61
SALAZAR, Candelario & PETERSON, Paula M.	16-004-46-82	8/13/2010	768632	0810	3089	Exhibit C	Even	1/10/2010	\$899.00	\$121.41
SILVERS, Irving E. & Cynthia	16-023-19-71	8/6/2010	768228	0810	1428	Exhibit C	Odd	1/10/2009	\$894.00	\$281.61
SMURTHWAITE, Thomas D. & Sue R.	16-007-25-72	8/6/2010	768229	0810	1430	Exhibit C	Odd	1/10/2009	\$894.00	\$281.61
ST. HAMM MANAGEMENT, LLC	16-020-29-81	8/13/2010	768634	0810	3093	Exhibit C	Even	1/10/2010	\$899.00	\$121.41
ST. HAMM MANAGEMENT, LLC	16-025-44-81	8/13/2010	768633	0810	3091	Exhibit C	Even	1/10/2010	\$899.00	\$121.41
TAMBURIN, Sandro & Krishana	16-024-03-71	8/6/2010	768230	0810	1432	Exhibit C	Odd	1/10/2009	\$894.00	\$281.61
TARNIG LLC	16-013-07-01	8/13/2010	768635	0810	3095	Exhibit B	Every	1/10/2010	\$899.00	\$121.41
TESCH, James & Sharon	16-006-45-82	8/13/2010	768636	0810	3097	Exhibit C	Even	1/10/2010	\$899.00	\$121.41
TESCH, James & Sharon	16-021-17-72	8/13/2010	768637	0810	3099	Exhibit C	Odd	1/10/2009	\$644.00	\$220.11
THOMAS, Elmer S. & IGNACIO, Salina	16-020-40-81	8/13/2010	768638	0810	3101	Exhibit C	Even	1/10/2010	\$899.00	\$134.49
TMTS, INC.	16-009-26-81	8/13/2010	768639	0810	3103	Exhibit C	Even	1/10/2010	\$899.00	\$121.41
TYHO, INC.	16-025-03-81	8/13/2010	768640	0810	3105	Exhibit C	Even	1/10/2010	\$899.00	\$121.41
VALENTINE, Lucy	16-009-01-01	8/6/2010	768232	0810	1436	Exhibit B	Every	1/10/2010	\$1,593.00	\$349.02
VOTRAN, Van M. & HA, Jack H.	16-008-19-81	8/13/2010	768641	0810	3107	Exhibit C	Even	1/10/2010	\$899.00	\$121.41
WHITE, Ira D. & Evangeline R.	16-001-06-71	8/13/2010	768642	0810	3109	Exhibit C	Odd	1/10/2009	\$894.00	\$281.61
WHITE, James E.	16-008-22-81	8/13/2010	768643	0810	3111	Exhibit C	Even	1/10/2010	\$899.00	\$121.41
WILLIAMS, Stacey & TIPTON, Rhonda J.	16-007-08-81	8/6/2010	768236	0810	1444	Exhibit C	Even	1/10/2010	\$899.00	\$129.79
YOUNG, Wayne Edward & Gennalee Sue	16-006-32-01	8/13/2010	768644	0810	3113	Exhibit B	Every	1/10/2010	\$1,366.24	\$1,378.42

EXHIBIT "B"

(160)

A timeshare estate comprised of an undivided interest as tenants in common in and to that certain real property and improvements as follows: An undivided 1/1326th interest in and to Lot 160 as designated on TAHOE VILLAGE UNIT No. 1 - 14th AMENDED MAP, recorded September 16, 1996, as Document No. 396458, in Book 996, at Page 2133, Official Records, Douglas County, Nevada, EXCEPTING THEREFROM that certain real property described as follows: Beginning at the Northeast corner of Lot 160; thence South 31°11'12" East, 81.16 feet; thence South 58°48'39" West, 57.52 feet; thence North 31°11'12" West, 83.00 feet; thence along a curve concave to the Northwest with a radius of 180 feet, a central angle of 18°23'51", an arc length of 57.80 feet, the chord of said curve bears North 60°39'00" East, 57.55 feet to the Point of Beginning. Containing 4,633 square feet, more or less, as shown on that Boundary Line Adjustment Map recorded as Document No. 0463765; together with those easements appurtenant thereto and such easements and use rights described in the Declaration of Timeshare Covenants, Conditions and Restrictions for THE RIDGE POINTE recorded November 5, 1997, as Document No. 0425591, and as amended on March 19, 1999 as Document No. 0463766, and subject to said Declaration; with the exclusive right to use said interest, in Lot 160 only, for one Use Period each year in accordance with said Declaration.

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EXHIBIT "C"
(160)

A timeshare estate comprised of an undivided interest as tenants in common in and to that certain real property and improvements as follows: An undivided 1/2652nd interest in and to Lot 160 as designated on TAHOE VILLAGE UNIT No. 1 - 14th AMENDED MAP, recorded September 16, 1996, as Document No. 396458, in Book 996, at Page 2133, Official Records, Douglas County, Nevada, EXCEPTING THEREFROM that certain real property described as follows: Beginning at the Northeast corner of Lot 160; thence South 31°11'12" East, 81.16 feet; thence South 58°48'39" West, 57.52 feet; thence North 31°11'12" West, 83.00 feet; thence along a curve concave to the Northwest with a radius of 180 feet, a central angle of 18°23'51", an arc length of 57.80 feet, the chord of said curve bears North 60°39'00" East, 57.55 feet to the Point of Beginning. Containing 4,633 square feet, more or less, as shown on that Boundary Line Adjustment Map recorded as Document No. 0463765; together with those easements appurtenant thereto and such easements and use rights described in the Declaration of Timeshare Covenants, Conditions and Restrictions for THE RIDGE POINTE recorded November 5, 1997, as Document No. 0425591, and as amended on March 19, 1999 as Document No. 0463766, and subject to said Declaration; with the exclusive right to use said interest, in Lot 160 only, for one Use Period every other year in <See Exhibit 'A'>-numbered years in accordance with said Declaration.

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