

A portion of APN 1319-30-<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 10 Fee: 23.00  
BK-1010 PG- 6099 RPTT: 0.00



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**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 September 10, 2010, in the Office of the County Recorder of Douglas County, Nevada, Official Records, as Document No. <See Exhibit 'A'>, in Book 0910, 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 and/or 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



EXHIBIT 'A'  
THE RIDGE TAHOE

Reputed Owner	Account No.	Lien Doc. Number	Lien Page	Unit No.	Use Year	Season	Legal Desc.	APN	Delinquent Assessment	Interest Charges
AMES, Michael C.	33-124-52-83	770171	1998	124	Even	Winter	Exhibit G	723-004	\$889.00	\$120.06
BURKS, James M.	31-100-08-01	770172	2000	100	Every	Summer	Exhibit B	721-021	\$889.00	\$120.06
CADY, Glenn W.	31-088-17-02	770173	2002	088	Every	Summer	Exhibit B	721-008	\$889.00	\$120.06
CLEMENT, Richard G. Co-Trustee										
CLEMENT, Marilyn J. Co-Trustee	31-084-31-03	770179	2014	084	Every	Swing	Exhibit B	721-004	\$889.00	\$120.06
CONCEPCION, Leroy P. & Tessie C.	31-086-22-02	770180	2016	086	Every	Swing	Exhibit B	721-006	\$592.68	\$53.35
CONNELL, Paul	31-087-25-04	770181	2018	087	Every	Swing	Exhibit B	721-007	\$889.00	\$120.06
DAUTERMAN, Lorna	32-118-28-01	770183	2022	118	Every	Swing	Exhibit D	722-019	\$889.00	\$120.06
DONNELLY, Patrick J.	32-116-50-02	770185	2026	116	Every	Winter	Exhibit D	722-017	\$1,378.00	\$342.55
ELLS, Foster & Brenda	32-104-31-04	770186	2028	104	Every	Swing	Exhibit D	722-004	\$889.00	\$120.06
FABRO, Alexander Neri & Marrie David	33-132-10-81	770187	2030	132	Even	Summer	Exhibit F	723-013	\$889.00	\$120.06
FINK, Jay	33-130-23-01	770188	2032	130	Every	Swing	Exhibit F	723-010	\$1,549.22	\$341.44
FRANDBSEN, Allan Curt & Linda T.	31-086-41-84	770189	2034	086	Even	Winter	Exhibit C	721-006	\$889.00	\$120.06
GIBSON, Gerald & Sharon A.	31-084-17-02	770191	2038	084	Every	Summer	Exhibit B	721-004	\$889.00	\$120.06
GIBSON, Gerald A. & Sharon A.	32-109-16-06	770192	2040	109	Every	Summer	Exhibit D	722-009	\$889.00	\$120.06
GOADE, Destiny	33-124-28-01	770193	2042	124	Every	Swing	Exhibit F	723-004	\$889.00	\$120.06
GOERTZEN, Elvin D. & Betty L. and CUMMINGS, Randy & Kandyce L.	32-114-15A	770194	2044	114	Every	Summer	Exhibit D	722-015	\$889.00	\$120.06
GOLDBERG, Edward G. &										
HANSEN, Sue A.	31-091-24-04	770195	2046	091	Every	Swing	Exhibit B	721-012	\$889.00	\$120.06
GREEN, Ivor & Yvonne	32-117-51-04	770196	2048	117	Every	Winter	Exhibit D	722-018	\$889.00	\$120.06
GUERRERO, Teri L. &										
ILEJAY, Robert E.	32-117-22-03	770197	2050	117	Every	Swing	Exhibit D	722-018	\$889.00	\$120.06
HALLER, Madelyn	33-140-27-03	770198	2052	140	Every	Swing	Exhibit F	723-021	\$889.00	\$133.32
HOUSHANGI, Nasser & Mina	31-087-15-01	770199	2054	087	Every	Summer	Exhibit B	721-007	\$889.00	\$120.06
HURTADO, Raquel D. &										
CHAVIRA, Sonia M.	32-104-28-02	770200	2056	104	Every	Swing	Exhibit D	722-004	\$2,611.00	\$658.35
JACKSON, Charles E. & Kitty A.	31-089-31-04	770201	2058	089	Every	Swing	Exhibit B	721-009	\$889.00	\$120.06
KEMPTON, Troy Martin & Mary Beth	33-123-24-03	770202	2060	123	Every	Swing	Exhibit F	723-003	\$1,284.59	\$295.90
KENNEY, Ronald & Laurie	33-131-07-03	770203	2062	131	Every	Summer	Exhibit F	723-012	\$889.00	\$120.06
KILEY, Patrick B. & Tamara B.	31-095-41-01	770204	2064	095	Every	Winter	Exhibit B	721-016	\$1,036.34	\$143.28
KRUEGER, John K. & Patricia I.	32-105-28-02	770205	2066	105	Every	Swing	Exhibit D	722-005	\$1,463.00	\$335.82

EXHIBIT 'A'  
 THE RIDGE TAHOE

LEE, Roy	31-081-23-04	770206	2068	081	Every	Swing	Exhibit B	721-001	\$889.00	\$120.06
MATTOX, William J. &										
SMITH-MATTOX, Adrian	31-094-01-04	770208	2072	094	Every	Summer	Exhibit B	721-015	\$889.00	\$120.06
MCDONIEL, Jack A. &										
GRJALVA, Kathryn M.	31-100-12-01	770210	2076	100	Every	Summer	Exhibit B	721-021	\$889.00	\$120.06
MILLERONS, George W.	31-092-29-01	770212	2080	092	Every	Swing	Exhibit B	721-013	\$889.00	\$120.06
MORELLI, Charlotte E.	33-128-15-01	770213	2082	128	Every	Summer	Exhibit F	723-008	\$3,735.98	\$1,810.36
MORELLI, Charlotte E.	33-130-38-02	770214	2084	130	Every	Winter	Exhibit F	723-010	\$3,735.98	\$1,810.36
OVEROSE, George T. &										
LESSARD, Ginette M.	31-088-30-03	770215	2086	088	Every	Swing	Exhibit B	721-008	\$889.00	\$120.06
PATEL, Dharmesh S.	33-135-21-85	770216	2088	135	Even	Swing	Exhibit G	723-016	\$889.00	\$120.06
PEVEY, Mary Ann & Jackie D. Jr.	32-102-35-02	770217	2090	102	Every	Winter	Exhibit D	722-008	\$889.00	\$120.06
QUEA, George A. & Maria M.	33-125-10-03	770219	2094	125	Every	Summer	Exhibit F	723-005	\$889.00	\$120.06
QUINTRALL, Albert F. & Patricia Judith	31-098-26-03	770221	2098	098	Every	Swing	Exhibit B	721-019	\$889.00	\$120.06
ROCKOWER, Edward B. Trustee &										
ROCKOWER, JO ANNE, Trustee	32-101-21-01	770222	2100	101	Every	Swing	Exhibit D	722-001	\$889.00	\$120.06
TOBIN, Louis J., PEACOCK, Betty A. &										
TOBIN, Louis J. Jr.	32-112-04-02	770225	2106	112	Every	Summer	Exhibit D	722-013	\$889.00	\$120.06
TRAYLOR, Deborah E Viers, Trustee	32-112-22-83	770226	2108	112	Even	Swing	Exhibit E	722-013	\$659.27	\$97.41
TRUSCOTT, Harold E. & Lila M.	33-140-22-01	770227	2110	140	Every	Swing	Exhibit F	723-021	\$889.00	\$120.06
WASHINGTON, Freddie Jr. & Cynthia J.	32-109-32A	770228	2112	109	Every	Swing	Exhibit D	722-009	\$889.00	\$120.06
WILBOURN, Matthew S.	31-093-14-02	770229	2114	093	Every	Summer	Exhibit B	721-014	\$889.00	\$120.06
WILLIS, Margaret Merry	31-095-27-01	770230	2116	095	Every	Swing	Exhibit B	721-016	\$889.00	\$120.06
WILSON, Gerald W., Trustee &										
WILSON, Dorothy A., Trustee	33-132-36-02	770232	2120	132	Every	Winter	Exhibit F	723-013	\$889.00	\$120.06
WOODBIDGE, Robert S. & Frances W.	33-124-01-01	770233	2122	124	Every	Summer	Exhibit F	723-004	\$889.00	\$120.06

**EXHIBIT "B"**

(31)

An undivided 1/51st interest as tenants in common in and to that certain real property and improvements as follows: (A) An undivided 1/20<sup>th</sup> interest in and to Lot 31 as shown on Tahoe Village Unit No. 3 - 13<sup>th</sup> 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 081 through 100 (inclusive) as shown on Tahoe Village Unit No. 3, Fifth Amended Map, recorded October 29, 1981, as Document No. 61612, as corrected by Certificate of Amendment recorded November 23, 1981, as Document No. 62661; and (B) Unit No. <See Exhibit A> as shown and defined on said last mentioned map as corrected by said Certificate of Amendment; 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 II recorded February 14, 1984, as Document No. 096759, as amended by document recorded October 15, 1990, as Document No. 236690, 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 Lots 31, 32 or 33 only, for one week each year in the <See Exhibit A> "Season" as defined in and in accordance with said Declarations.

A Portion of APN: 1319-30-721-<See Exhibit A>

**EXHIBIT "C"**

**(31)**

**An undivided 1/102nd interest as tenants in common in and to that certain real property and improvements as follows: (A) An undivided 1/20<sup>th</sup> interest in and to Lot 31 as shown on Tahoe Village Unit No. 3 - 13<sup>th</sup> 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 081 through 100 (inclusive) as shown on Tahoe Village Unit No. 3, Fifth Amended Map, recorded October 29, 1981, as Document No. 61612, as corrected by Certificate of Amendment recorded November 23, 1981, as Document No. 62661; and (B) Unit No. <See Exhibit A> as shown and defined on said last mentioned map as corrected by said Certificate of Amendment; 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 II recorded February 14, 1984, as Document No. 096759, as amended by document recorded October 15, 1990, as Document No. 236690, 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 Lots 31, 32 or 33 only, for one week every other year in <See Exhibit A>-numbered years in the <See Exhibit A> "Season" as defined in and in accordance with said Declarations.**

**A Portion of APN: 1319-30-721-<See Exhibit A>**



**EXHIBIT "D"**

**(32)**

**An undivided 1/51st interest as tenants in common in and to that certain real property and improvements as follows: (A) An undivided 1/20<sup>th</sup> interest in and to Lot 32 as shown on Tahoe Village Unit No. 3 - 13<sup>th</sup> 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 101 through 120 (inclusive) as shown on Tahoe Village Unit No. 3, Fifth Amended Map, recorded October 29, 1981, as Document No. 61612, as corrected by Certificate of Amendment recorded November 23, 1981, as Document No. 62661; and (B) Unit No. <See Exhibit A> as shown and defined on said last mentioned map as corrected by said Certificate of Amendment; 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 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 Lots 31, 32 or 33 only, for one week each year in the <See Exhibit A> "Season" as defined in and in accordance with said Declarations.**

**A Portion of APN: 1319-30-722-<See Exhibit A>**

**EXHIBIT "E"**

**(32)**

**An undivided 1/102nd interest as tenants in common in and to that certain real property and improvements as follows: (A) An undivided 1/20<sup>th</sup> interest in and to Lot 32 as shown on Tahoe Village Unit No. 3 - 13<sup>th</sup> 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 101 through 120 (inclusive) as shown on Tahoe Village Unit No. 3, Fifth Amended Map, recorded October 29, 1981, as Document No. 61612, as corrected by Certificate of Amendment recorded November 23, 1981, as Document No. 62661; and (B) Unit No. <See Exhibit A> as shown and defined on said last mentioned map as corrected by said Certificate of Amendment; 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 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 Lots 31, 32 or 33 only, for one week every other year in <See Exhibit A>-numbered years in the <See Exhibit A> "Season" as defined in and in accordance with said Declarations.**

**A Portion of APN: 1319-30-722-<See Exhibit A>**



**EXHIBIT "F"**

**(33)**

**An undivided 1/51st interest as tenants in common in and to that certain real property and improvements as follows: (A) An undivided 1/20<sup>th</sup> interest in and to Lot 33 as shown on Tahoe Village Unit No. 3 - 13<sup>th</sup> 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 121 through 140 (inclusive) as shown on that certain Condominium Plan recorded August 20, 1982, as Document No. 70305; and (B) Unit No. <See Exhibit A> 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 III recorded February 21, 1984, as Document No. 097150, as amended by document recorded October 15, 1990, as Document No. 236691, 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 Lots 31, 32 or 33 only, for one week each year in the <See Exhibit A> "Season" as defined in and in accordance with said Declarations.**

**A Portion of APN: 1319-30-723-<See Exhibit A>**

**EXHIBIT "G"**  
**(33)**

An undivided 1/102nd interest as tenants in common in and to that certain real property and improvements as follows: (A) An undivided 1/20<sup>th</sup> interest in and to Lot 33 as shown on Tahoe Village Unit No. 3 - 13<sup>th</sup> 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 121 through 140 (inclusive) as shown on that certain Condominium Plan recorded August 20, 1982, as Document No. 70305; and (B) Unit No. <See Exhibit A> 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 III recorded February 21, 1984, as Document No. 097150, as amended by document recorded October 15, 1990, as Document No. 236691, 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 Lots 31, 32 or 33 only, for one week every other year in <See Exhibit A>-numbered years in the <See Exhibit A> "Season" as defined in and in accordance with said Declarations.

A Portion of APN: 1319-30-723-<See Exhibit A>