

OFFICIAL RECORD

Requested By:

STEWART TITLE

A portion of APN 1319-30-643-

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 7 Fee: 20.00  
BK-1110 PG-2949 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 **October 1, 2010**, in the Office of the County Recorder of Douglas County, Nevada, Official Records, as Document No. <See Exhibit 'A'>, in Book **1010**, 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	Legal Desc. Exhibit	APN	Delinquent Assessment	Interest Charges
ACEVEDO, Robert	28-022-16-81	771487	0179	022	Even	Exhibit C	027	\$1,168.36	229.00
ALEGRIA, Alfredo, TEJADA, Monica & CAMERON, Helena	28-035-02-82	771489	0183	035	Even	Exhibit C	042	\$889.00	133.40
BAIRD, Deanna & ZIEGLER, Rene D.	28-003-43-81	771490	0185	003	Even	Exhibit C	003	\$889.00	133.40
BAKER, Norman O. & Jeanne L.	28-043-13-01	771491	0187	043	Every	Exhibit B	051	\$889.00	133.40
BATTISTA, James & Dara L.	28-031-45-01	771492	0189	031	Every	Exhibit B	038	\$889.00	133.40
BENDIX, William R. & Janice M.	28-046-28-81	771493	0191	046	Even	Exhibit C	054	\$889.00	133.40
BORN, Harley L. & Billie Jean	28-015-01-01	771496	0197	015	Every	Exhibit B	018	\$889.00	133.40
BRADLEY, A. Freeman & Rhonda K.	28-030-12-01	771497	0199	030	Every	Exhibit B	037	\$889.00	133.40
BREESE, Robert J. & Barbara J.	28-022-35-01	771498	0201	022	Every	Exhibit B	027	\$889.00	133.40
BRIGHT, Mary Jo	28-004-34-01	771499	0203	004	Every	Exhibit B	004	\$889.00	133.40
BROWN, Billy V. & Diana L.	28-034-49-01	771500	0205	034	Every	Exhibit B	041	\$889.00	133.40
BULANTE, Dee & Christine	28-048-34-01	771501	0207	048	Every	Exhibit B	056	\$889.00	133.40
CELLITTI, Gregory Alan	28-031-16-04	771502	0209	031	Every	Exhibit B	038	\$889.00	133.40
CHEERMAK, Eric J. & Stacy L.	28-006-06-01	771503	0211	006	Every	Exhibit B	006	\$889.00	133.40
COOK, Karen L. &									
MCLAUGHLIN, Marjorie S.	28-010-38-01	771504	0213	010	Every	Exhibit B	011	\$739.00	135.41
CROWDER, Thomas	28-019-38-84	771507	0219	019	Even	Exhibit C	024	\$889.00	133.40
DAVIS, Louis & Karen N	28-027-26-82	771509	0223	027	Even	Exhibit C	032	\$889.00	133.40
DISNEY, John R.	28-036-03-81	771510	0225	036	Even	Exhibit C	043	\$889.00	133.40
DOMACK, Stanley J. & Shirley A.	28-003-06-01	771511	0227	003	Every	Exhibit B	003	\$889.00	133.40
DURICA, Michael S. &									
REID, Kendra J.	28-021-01-01	771512	0229	021	Every	Exhibit B	026	\$889.00	133.40
ENOMOTO, Kevin	28-037-22-01	771513	0231	037	Every	Exhibit B	044	\$1,073.00	281.02
EZ TIMESHARE SOLUTIONS, INC.	28-047-28-81	771514	0233	047	Even	Exhibit C	055	\$889.00	133.40
FLORES, Samuel G. & Kathleen A.	28-013-42-02	771515	0235	013	Every	Exhibit B	016	\$889.00	133.40
FOUDRAY, Janet	28-038-27-81	771516	0237	038	Even	Exhibit C	045	\$889.00	133.40
GORSKI, Nancy M., Carl D., Elizabeth A. & Laura J.	28-009-43-01	771518	0241	009	Every	Exhibit B	010	\$889.00	133.40
GUASP, Jose R.	28-033-27-01	771521	0247	033	Every	Exhibit B	040	\$740.84	99.99



EXHIBIT 'A'  
THE RIDGE TAHOE

SHUMANS, David L. & Judy A.	28-037-50-01	771552	0309	037	Every	Exhibit B	044	\$889.00	133.40
SKINNER, Dennis R. & Pamela S.	28-031-38-81	771553	0311	031	Even	Exhibit C	038	\$889.00	133.40
SLOAN, John M. & Patricia A.	28-022-49-02	771554	0313	022	Every	Exhibit B	027	\$889.00	133.40
SMITH, Mark H. Jr. & Patricia D.	28-025-02-81	771555	0315	025	Even	Exhibit C	030	\$889.00	133.40
SMITHISLER, Matthew L. & Patricia M. and PRATT,									
Rodney G.	28-010-34-01	771556	0317	010	Every	Exhibit B	011	\$1,723.00	413.87
SPIRES, Gerry E. & Kristi K.	28-013-41-81	771557	0319	013	Even	Exhibit C	016	\$889.00	133.40
TMTS, INC.	28-043-29-01	771558	0321	043	Every	Exhibit B	051	\$889.00	133.40
TRUONG, Margie	28-041-09-01	771559	0323	041	Every	Exhibit B	049	\$889.00	133.40
TSAY, David & SONG, Susan	28-045-45-01	771560	0325	045	Every	Exhibit B	053	\$889.00	133.40
WINGERT, Jeffrey A. & Dawn M.	28-049-24-84	771561	0327	049	Even	Exhibit C	057	\$1,727.00	560.78
WU, Anthony L.	28-041-12-01	771562	0329	041	Every	Exhibit B	049	\$1,773.00	560.78

**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 1/50<sup>th</sup> interest in and to Lot 28 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 1 through 50 (inclusive) as shown on said map; and (B) Unit No. <See Exhibit 'A'> 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 Exhibit 'A'>**



**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 1/50<sup>th</sup> interest in and to Lot 28 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 1 through 50 (inclusive) as shown on said map; and (B) Unit No. <See Exhibit 'A'> 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 Exhibit 'A'>-numbered years in accordance with said Declarations.**

**A Portion of APN: 1319-30-643-<See Exhibit 'A'>**