

A portion of APN 1319-30-644-**<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 6 Fee: 19.00
BK-1210 PG-0598 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 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 22, 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 & Season | Assessor's Parcel No. | Legal Desc. Exhibit | Delinquent Assessment | Interest Charges |
|--|--------------|------------------|-----------|----------|-------------------|-----------------------|---------------------|-----------------------|------------------|
| ADAMS, Jo-Ann & Phillip | 37-186-46-01 | 772596 | 4443 | 186 | Every Swing | 096 | Exhibit B | \$430.04 | \$61.59 |
| BLAUBOER, Lauri | 37-076-45-81 | 772598 | 4447 | 076 | Even Swing | 043 | Exhibit C | \$889.00 | \$133.40 |
| BRANCH, Marcus & | | | | | | | | | |
| SASSER-BRANCH, Lynn | 37-054-50-71 | 772599 | 4449 | 054 | Odd Swing | 017 | Exhibit C | \$584.00 | \$224.22 |
| CAULFIELD, Casey & Dorinda Angela | 37-056-47-81 | 772600 | 4451 | 056 | Even Swing | 021 | Exhibit C | \$889.00 | \$133.40 |
| CHEW, Thomas C. | 37-174-24-81 | 772601 | 4453 | 174 | Even Prime | 083 | Exhibit C | \$889.00 | \$133.40 |
| CLARK, Richard O. & Dora L. | 37-152-36-01 | 772602 | 4455 | 152 | Every Prime | 060 | Exhibit B | \$889.00 | \$133.40 |
| COX, Rachel Ruth | 37-202-25-72 | 772603 | 4457 | 202 | Odd Prime | 113 | Exhibit C | \$884.00 | \$291.72 |
| DANKBAR, Robert J. & Teresa J. | 37-168-10-84 | 772604 | 4459 | 168 | Even Prime | 077 | Exhibit C | \$849.00 | \$127.40 |
| DEADRICK, Prentice & Eunice | 37-054-51-81 | 772605 | 4461 | 054 | Even Swing | 017 | Exhibit C | \$889.00 | \$133.40 |
| DUNN, Kenneth M. & Francoise R. | 37-194-13-01 | 772606 | 4463 | 194 | Every Prime | 105 | Exhibit B | \$889.00 | \$133.40 |
| FIFER, Tim & Annette | 37-152-43-73 | 772607 | 4465 | 152 | Odd Swing | 060 | Exhibit C | \$589.32 | \$167.96 |
| FLOUROY, Eunice, Trustee | 37-177-08-72 | 772608 | 4467 | 177 | Odd Prime | 087 | Exhibit C | \$699.00 | \$248.69 |
| FREER, Edward W. & Martha Elaine | 37-162-47-81 | 772609 | 4469 | 162 | Even Swing | 071 | Exhibit C | \$789.00 | \$119.90 |
| FRINCHABOY, Peter M. Jr. & Mary A. | 37-189-20-83 | 772610 | 4471 | 189 | Even Prime | 099 | Exhibit C | \$889.00 | \$133.40 |
| GENOVA, Betty, Trustee | 37-148-23-01 | 772611 | 4473 | 148 | Every Prime | 056 | Exhibit B | \$889.00 | \$133.40 |
| GONZALEZ, Guillermo & | | | | | | | | | |
| STELMAKH, Nelya | 37-187-22-01 | 772612 | 4475 | 187 | Every Prime | 097 | Exhibit B | \$889.00 | \$133.40 |
| GRAZIANO, James F., Dorothy A. & Joan F. | 37-048-44-81 | 772613 | 4477 | 048 | Even Swing | 011 | Exhibit C | \$889.00 | \$133.40 |
| GRIMES, Raymond & LAZAR, Jerri | 37-056-39-84 | 772614 | 4479 | 056 | Even Swing | 021 | Exhibit C | \$889.00 | \$133.40 |
| JACKSON, Ronald G., Elda E. & Wayne F.G. | 37-049-09-01 | 772615 | 4481 | 049 | Every Prime | 012 | Exhibit B | \$889.00 | \$133.40 |
| LARUE, Rick E. & Rebecca | 37-189-44-71 | 772616 | 4483 | 189 | Odd Swing | 099 | Exhibit C | \$884.00 | \$291.72 |
| LEAMON, David J. & Valri Lou | 37-163-41-81 | 772617 | 4485 | 163 | Even Swing | 072 | Exhibit C | \$889.00 | \$133.40 |
| LIFE OASIS FOR CHILDREN, LLC | 37-195-46-81 | 772618 | 4487 | 195 | Even Swing | 106 | Exhibit C | \$889.00 | \$133.40 |
| LOVSTED, Andrew & Judith | 37-043-35-01 | 772619 | 4489 | 043 | Every Prime | 005 | Exhibit B | \$889.00 | \$133.40 |
| MASILKO, Larry E. & Jennifer M. | 37-193-30-85 | 772620 | 4491 | 193 | Even Prime | 104 | Exhibit C | \$889.00 | \$133.40 |
| MCREE, Jack S. & Judith W. | 37-054-38-01 | 772622 | 4495 | 054 | Every Swing | 017 | Exhibit B | \$889.00 | \$133.40 |
| MINTTEER, James A. Sr. & Sondra S. | 37-193-38-83 | 772623 | 4497 | 104 | Even Swing | 104 | Exhibit C | \$889.00 | \$133.40 |

EXHIBIT 'A'
 THE RIDGE TAHOE

| | | | | | | | | | |
|-----------------------------------|--------------|--------|------|-----|-------------|-----|-----------|------------|----------|
| NILSEN, David A. & Angela | 37-181-43-81 | 772624 | 4499 | 181 | Even Swing | 091 | Exhibit C | \$889.00 | \$133.40 |
| ORANDAY, Alberto & Olga | 37-192-21-01 | 772625 | 4501 | 192 | Every Prime | 103 | Exhibit B | \$889.00 | \$133.40 |
| PARAB, Avinash V. & Rohini A. | 37-144-48-82 | 772626 | 4503 | 144 | Even Swing | 052 | Exhibit C | \$872.63 | \$130.90 |
| PERRIZO, Phillip G. & Nely E. | 37-182-42-81 | 772627 | 4505 | 182 | Even Swing | 092 | Exhibit C | \$889.00 | \$133.40 |
| PRUITT, Eileen M. | 37-054-41-72 | 772628 | 4507 | 054 | Odd Swing | 017 | Exhibit C | \$675.00 | \$512.44 |
| QUAN, Susana | 37-193-20-01 | 772629 | 4509 | 193 | Every Prime | 104 | Exhibit B | \$889.00 | \$133.40 |
| RAWLINGS, Janet | 37-201-29-81 | 772630 | 4511 | 201 | Even Prime | 112 | Exhibit C | \$889.00 | \$133.40 |
| READE, James D. & Linda A. | 37-194-27-02 | 772631 | 4513 | 194 | Every Prime | 105 | Exhibit B | \$889.00 | \$133.40 |
| REEVES, Jess D. Jr. & Billie Ann | 37-193-48-82 | 772632 | 4515 | 193 | Even Swing | 104 | Exhibit C | \$889.00 | \$133.40 |
| REYNOLDS, Walter M. & Carolyn W. | 37-196-25-03 | 772633 | 4517 | 196 | Every Prime | 107 | Exhibit B | \$633.00 | \$118.04 |
| RITA, Gerald J. & Shirley V. | 37-166-36-82 | 772634 | 4519 | 166 | Even Prime | 076 | Exhibit C | \$414.00 | \$97.75 |
| ROJAS, Benigno T. & Pablita N. | 37-181-32-01 | 772635 | 4521 | 181 | Every Prime | 091 | Exhibit B | \$889.00 | \$133.40 |
| ROSENBLUM, Ronald A. & | | | | | | | | | |
| Jacqueline D. | 37-061-32-81 | 772637 | 4525 | 061 | Even Prime | 026 | Exhibit C | \$889.00 | \$133.40 |
| ROTT, Gerald S. | 37-167-13-03 | 772638 | 4527 | 167 | Every Prime | 076 | Exhibit B | \$889.00 | \$133.40 |
| SHRUM, Jess III & Cyndi | 37-171-42-82 | 772639 | 4529 | 171 | Even Swing | 080 | Exhibit C | \$889.00 | \$133.40 |
| SMITH, Carmeal & HARVEY, Veronica | 37-196-36-01 | 772642 | 4535 | 196 | Every Prime | 107 | Exhibit B | \$889.00 | \$133.40 |
| SMITH, Reuben L. & Minnie R. | 37-161-24-01 | 772641 | 4533 | 161 | Every Prime | 070 | Exhibit B | \$889.00 | \$133.40 |
| SPEARMAN, Rick | 37-053-43-81 | 772643 | 4537 | 053 | Even Swing | 016 | Exhibit C | \$889.00 | \$133.40 |
| THOMAS, Annie D. | 37-178-10-83 | 772644 | 4539 | 178 | Even Prime | 088 | Exhibit C | \$889.00 | \$133.40 |
| TIMESHARE TRAVEL, LLC | 37-048-23-81 | 772645 | 4541 | 048 | Even Prime | 011 | Exhibit C | \$889.00 | \$133.40 |
| UNDERWOOD, Nealand R. & Della G. | 37-078-44-82 | 772646 | 4543 | 078 | Even Swing | 045 | Exhibit C | \$889.00 | \$133.40 |
| VAN PARYS, Nicole, Trustee | 37-194-15-01 | 772647 | 4545 | 194 | Every Prime | 105 | Exhibit B | \$889.00 | \$133.40 |
| WATSON, Wallace & Deborah S. | 37-180-32-01 | 772648 | 4547 | 180 | Every Prime | 090 | Exhibit B | \$889.00 | \$133.40 |
| WILK, John Jr. & Mary Anne | 37-046-01-81 | 772649 | 4549 | 046 | Even Prime | 008 | Exhibit C | \$889.00 | \$133.40 |
| WILLIAMS, Charles L. & | | | | | | | | | |
| Melba M. Co-Trustees | 37-071-03-01 | 772650 | 4551 | 071 | Every Prime | 038 | Exhibit B | \$889.00 | \$133.40 |
| WILLIAMS, Craig E. & Janet L. | 37-073-43-01 | 772651 | 4553 | 073 | Every Swing | 040 | Exhibit B | \$1,773.00 | \$425.12 |
| WILSON, Preston Jr. & Helen | 37-061-38-01 | 772652 | 4555 | 061 | Every Swing | 026 | Exhibit B | \$889.00 | \$133.40 |
| WYATT, Terry L. & Verryce L. | 37-193-14-01 | 772653 | 4557 | 193 | Every Prime | 104 | Exhibit B | \$1,573.00 | \$380.12 |
| YATES, Robert A. & | | | | | | | | | |
| VILLALOBOS, Catalina | 37-141-25-02 | 772654 | 4559 | 141 | Every Prime | 048 | Exhibit B | \$889.00 | \$159.92 |

EXHIBIT "B"

(37)

An undivided 1/51st interest as tenants in common in and to that certain real property and improvements as follows: (A) An undivided 1/106th interest in and to Lot 37 as shown on Tahoe Village Unit No. 3 - 13th 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 039 through 080 (inclusive) and Units 141 through 204 (inclusive) as shown on that certain Condominium Plan recorded July 14, 1988, as Document No. 182057; 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 Five recorded August 18, 1988, as Document No. 184461, 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 Lot 37 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: 1319-30-644-<See Exhibit 'A'>

EXHIBIT "C"

(37)

An undivided 1/102nd interest as tenants in common in and to that certain real property and improvements as follows: (A) An undivided 1/106th interest in and to Lot 37 as shown on Tahoe Village Unit No. 3 - 13th 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 039 through 080 (inclusive) and Units 141 through 204 (inclusive) as shown on that certain Condominium Plan recorded July 14, 1988, as Document No. 182057; 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 Five recorded August 18, 1988, as Document No. 184461, 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 Lot 37 only, for one week every other year in the <See Exhibit 'A'> -numbered years in the <See Exhibit 'A'> "Season" as defined in and in accordance with said Declarations.

A Portion of APN: 1319-30-644-<See Exhibit 'A'>