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

OFFICIAL RECORD Requested By: STEWART TITLE

> Douglas County - NV Karen Ellison - Recorder

Fee: Page: 1 Of 6

0.00 PG- 2245 RPTT:

19.00



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 See Exhibit 'A'>, 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 nonjudicial 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.

Dated: 12.7.10

THE RIDGE TAHOE 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

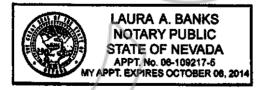
STATE OF NEVADA

) SS

COUNTY OF DOUGLAS

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 Tahoe Property Owner's Association, a Nevada non-profit corporation

Notary Public



THE RIDGE TAHO	EXHIBIT 'A'
IDGE TAHOE	(HIBIT 'A'

MARGRAVE	RAB/	LUBRI	KOWA	KOLBE	JASON	HENNE	Anthony	HEMPHILL,	HAYES	HASTIN	HABAA	GRAH#	KOR	GONZ/	ESTRA	ENDRIG	EILAND	EILAND	PROS	Truste	DAVIS,	DANIEL	COLON	CHIEN	CHAPA	CAMAC	BURSE	BARRC	BAILEY	ANDAY		
RAVE, Brian E.,	RABARA, Lourdes C.	UBRIN, Edwin A. &	KOWALCZYK, Anthony & Amy	KOLBE, James R. & Michele L.	JASON, Daniel A. & Christine M.	HENNESSY, Roy	ony	IILL, Tonya Renee'e &	HAYES, Erin L.	HASTINGS, Timothy Scott	HABAADIH, Sarah J.	GRAHAM, Edwin R. & Lisa D.	KORTEPETER, Kelly R.	GONZALES, Ernie &	ESTRADA, Rick J. & Maura R.	ENDRIGA, Cynthia	EILAND, Ted M. & Jeanette B.	EILAND, Ted M. & Jeanette B.	PROS, LLC	Trustees & VACATION	DAVIS, Joe F. & Molly C.,	DANIELS, Jaceta	COLOMER, Harold R.	CHIENG, Sui V.	CHAPA, Miriam & Ricardo	CAMACHO, Elsa	BURSEY, Pernell	BARRON, Shirlita M.	BAILEY, Scott & Jennifer	ANDAYA, Manuel J. & Marisa L.		Reputed Owner
	37-177-49-01 10/28/2010		37-156-44-72	37-173-45-82 10/28/2010	37-197-04-82 10/28/2010	37-075-49-01 10/28/2010	37-146-49-01		37-047-46-82	37-070-42-81 10/28/2010	37-181-48-01 10/28/2010	37-044-46-72 10/28/2010	37-200-51-01 10/28/2010		37-201-02-02 11/4/2010	37-185-21-02 10/28/2010	37-175-40-02 10/28/2010	37-200-46-71 10/28/2010	37-070-23-81 10/28/2010			37-193-31-72	37-069-43-73 10/28/2010	37-184-45-81 10/28/2010	37-161-47-83 10/28/2010	37-175-13-02 10/28/2010	37-040-50-71 10/28/2010	37-191-50-82 10/28/2010	37-064-46-01 10/28/2010	37-204-19-01 10/28/2010		Account No.
	10/28/2010		10/28/2010	10/28/2010	10/28/2010	10/28/2010	10/28/2010		10/28/2010	10/28/2010	10/28/2010	10/28/2010	10/28/2010	1	11/4/2010	10/28/2010	10/28/2010	10/28/2010	10/28/2010	7000		10/28/2010	10/28/2010	10/28/2010	10/28/2010	10/28/2010	10/28/2010	10/28/2010	10/28/2010	10/28/2010	Date	Recording Lien Doc.
	773013 1010		773012	773011 1010	773009 1010	773008 1010	773007 1010	and the same of	773006	773005	773004 1010	773003 1010	773002 1010	Property of	773381	773001	773000	772999	773040	1		772998	772996	772995 1010	772994	772993 1010	772992 1010	772990 1010	772989	772988		ien Doc.
_	1010 6185		1010 6183				1010 6173	/	1010 6171	1010 6169	1010 6167	1010 6165	1010 6163		773381 1110 1393 201	773001 1010 6161	773000 1010 6159	1010 6157	1010 6239	\ <u></u>		1010 6155	1010 6151	1010 6149	1010 6147	1010 6145	1010 6143	1010 6139	1010 6137	1010 6135	Book Page	Lien Lien
	85 177		83 156	6181 173	6177 197	6175 075	73 146		71 047	69 070	57 181	35 044	53 200		93 201	51 185	59 175	57 200	39 070	1	\	55 193	51 069	19 184	17 161	45 175	13 040	39 191	37 064	35 204	 je No.	
	Swing	^	Swing	Swing	Prime	Swing	Swing	١	<u> </u>	_	Swing) Swing		<u> </u>		-	Swing	Prime						Swing				Swing	Prime		Unit Seasor
-	Every		Odd	Even	Even	Every	Every	1	Even	Even	Every	Odd	Every	:	Every	Every		Odd	Even	/	/	Odd	Odd	Even	Even	Every	Odd	Even	Every	Every	Year	Use
	Every Exhibit B		Exhibit C	Exhibit C	Exhibit C	Exhibit B	1		Exhibit C	Exhibit C	Exhibit B	Exhibit C	Exhibit B		Exhibit B			Exhibit C	Exhibit C			Exhibit C	Exhibit C	Exhibit C	Exhibit C		Exhibit C	Exhibit C	i		Exhibit	Legal Desc.
	-087	-	-064	-082	-108	-042	-054		-010	-037	-091	-006	<u>-</u> 111		-112	-095	-085	-111	-037			-104	-036	-094	-070	-085	-002	-102	-029	-115		APN
1	\$1,773.00		\$521.00	\$1,077.00	\$889.00	\$889,00	\$889.00		\$889.00	\$881.71	\$889.00	\$884.00	\$1,773.00		\$1,102.31	\$889.00	\$1,773.00	\$884.00	\$889.00			\$884.00	\$962.00	\$889.00	\$889.00	\$389.00	\$1,650.00	\$739.00	\$789.00	\$889.00	Assess.	APN Delinquent
	\$425.12	Property of the Parks	\$195.50	\$336.53	\$133.40	\$133.40	\$133.40		\$133.40	\$99.63	\$133.40	\$291.72	\$425.12		\$175.73	\$133.40						\$291.72	\$345.54	\$133.40	\$133.40	\$95.90	\$820.26	\$124.40	\$127.40	\$127.40	Charges	Interest

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\$641.00	ψ1,200.το	4		i Lydy	Tillia	=	1 467	1010	11467 10101 767711	10/13/2010	37-141-13-04 10/13/2010	WILINOT, MICHAELS, & MAITE A.
7	\$1 350 AD	N _B	コット・ナー		Dr. mo		2077	200	777757	10/15/2010	27 444 45 00	WII MOT Mishool & Morio A
Na.	\$2,253.34	-059	Every Exhibit B	Every	Prime	151	6233	1010	773037	10/28/2010	37-151-16-01 10/28/2010	WHITEHEAD, Matthew J. III
	The Road of the London				7							WHITEHEAD, Matthew J. II &
	\$689,00	-004	Exhibit B	Every	Prime	042	6231	1010	773036	10/28/2010	37-042-07-02	WHEDBEE, Steve & Patty
	\$1,023.00	-037	Every Exhibit B	Every	Swing	070	6229	1010	773035	10/28/2010	37-070-49-01	VOSSLER, Russell C. & Sharon L.
	\$384.00	-097	Exhibit C	Odd	Swing	187	6227	1010	773034	10/28/2010	37-187-44-72	TRAYLOR, Terry D. & Sherry L.
	\$889.00	-079	Every Exhibit B	Every	Prime	170	6225	1010	773033	10/28/2010	37-170-01-02	TOOLE, Richard D. & Elizabeth A.
and the last	\$889.00	-069	Every Exhibit B	Every	Swing	160	6223	1010	773032 1010	10/28/2010	37-160-51-01 10/28/2010	TMTS, INC.
1	\$889.00	-112	Even Exhibit C	Even	Swing	201	6221	1010	773031 1010	10/28/2010	37-201-42-82 10/28/2010	TILLER, Les
	\$889.00	-082	Even Exhibit C	Even	Prime	173	6219	1010	773030	10/28/2010	37-173-32-83 10/28/2010	SPROAT, Ron W. & Kimberly A.
\$17,162.83	\$11,498.00	-111	Exhibit B	Every	Prime	200	6217	1010	773029	10/28/2010	37-200-27-01 10/28/2010	NEWTH, Lenna Diane
		1		1	<u> </u>							SKELTON, Jeffery Van &
\$133.40	\$889.00	-001	Every Exhibit B	Every	Swing	039	6215	1010	773028	10/28/2010	37-039-41-01	MONTERROSA, Isabel
								The same of the sa				SHERWOOD, Laura &
\$133.40	\$889.00	-015	Every Exhibit B	Every	Prime	052	6213	1010	773027	10/28/2010	37-052-37-01	SOLOMON, Jane
	 					1 		-				SALVATORE, Lorraine &
\$124.40	\$789.00	-017	Every Exhibit B	Every	Prime	054	6211		773026 1010	10/28/2010	37-054-13-01 10/28/2010	DAVIS-RUSSAW, Melba Renee
				, or			\	1				RUSSAW, Edward Jr. &
\$133.40	\$889.00	-068	Every Exhibit B	Every	159 Prime	159	1010 6209	1010	773025	10/28/2010	37-159-11-04 10/28/2010	RILEY, Billy J. & Sandra Lee
	\$1,773.00	-080	Every Exhibit B	Every	Prime	171	1010 6207	1010	773024	10/28/2010	37-171-19-01 10/28/2010	RICHTER, Lawrence C. & Ina W.
	\$889.00	-085	Every Exhibit B	Every	Prime	175	6205	1010	773023	10/28/2010	37-175-18-01 10/28/2010	RALEY, James H. & Yaohan L.
\$560.78	\$1,727.00	-026	Exhibit C	Even	Swing	061	6203	1010	773022	10/28/2010	37-061-46-83 10/28/2010	JACKSON, Danny
								1	>			PORTILLO, Armando L. & Sue &
\$133,40	\$889.00	-070	Every Exhibit B	Every	Prime	161	6201	1010	773021	10/28/2010	37-161-16-01 10/28/2010	OHANA, Maricio & Lina
\$133.40	\$889.00	-107	Every Exhibit B	Every	Prime	196	6199	1010	773020	10/28/2010	37-196-31-03 10/28/2010	MUTH, Lynn George & Heidi Ann
\$133.40	\$889.00	-104	Even Exhibit C	Even	Swing	193	6197	1010	773019	10/28/2010	37-193-41-81 10/28/2010	Penney K., Trustees
						"lul"		No. 1			\	MORENO, John G. &
\$101.92	\$668.50	-115	Exhibit C	Even	Swing	204	6195	1010	773018	10/28/2010	37-204-45-81 10/28/2010	FELIX-MONROE, Linda
												MONROE, Kevin &
	\$884.00	-055	Exhibit C	DbO		147	6193	1010	773017	10/28/2010	37-147-41-72	MILLNER, Edward Allen
	\$336.00	-056	Exhibit C	Even	Swing	148	6191	1010	773016	10/28/2010	37-148-45-81	SMITH, Myrtis C.
												MCKINLEY, Terry &
	\$889.00	-011	Even Exhibit C	Even	Swing	048	6189	1010	773015	10/28/2010	37-048-50-81 10/28/2010	MARTINEZ, Joe M. & Rosa M.
	\$889.00	-094	Exhibit B	Every	184 Prime	184	1010 6187	1010	773014	10/28/2010	37-184-02-01 10/28/2010	Arianne L. & Erica E.
											1	

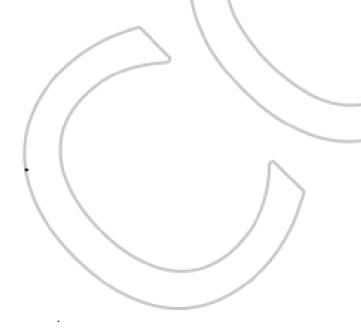
THE RIDGE TAHOE EXHIBIT 'A'

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'>





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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'>

