

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- 2245 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 <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 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

Ariane L. & Erica E.	37-184-02-01	10/28/2010	773014	1010	6187	184	Prime	Every	Exhibit B	-094	\$889.00	\$120.06
MARTINEZ, Joe M. & Rosa M.	37-048-50-81	10/28/2010	773015	1010	6189	048	Swing	Even	Exhibit C	-011	\$889.00	\$133.40
MCKINLEY, Terry &												
SMITH, Myrtis C.	37-148-45-81	10/28/2010	773016	1010	6191	148	Swing	Even	Exhibit C	-056	\$336.00	\$80.34
MILLNER, Edward Allen	37-147-41-72	10/28/2010	773017	1010	6193	147	Swing	Odd	Exhibit C	-055	\$884.00	\$291.72
MONROE, Kevin &												
FELIX-MONROE, Linda	37-204-45-81	10/28/2010	773018	1010	6195	204	Swing	Even	Exhibit C	-115	\$668.50	\$101.92
MORENO, John G. &												
Penney K., Trustees	37-193-41-81	10/28/2010	773019	1010	6197	193	Swing	Even	Exhibit C	-104	\$889.00	\$133.40
MUTH, Lynn George & Heidi Ann	37-196-31-03	10/28/2010	773020	1010	6199	196	Prime	Every	Exhibit B	-107	\$889.00	\$133.40
OHANA, Maricio & Lina	37-161-16-01	10/28/2010	773021	1010	6201	161	Prime	Every	Exhibit B	-070	\$889.00	\$133.40
PORTILLO, Armando L. & Sue &												
JACKSON, Danny	37-061-46-83	10/28/2010	773022	1010	6203	061	Swing	Even	Exhibit C	-026	\$1,727.00	\$560.78
RALEY, James H. & Yaohan L.	37-175-18-01	10/28/2010	773023	1010	6205	175	Prime	Every	Exhibit B	-085	\$889.00	\$133.40
RICHTER, Lawrence C. & Ina W.	37-171-19-01	10/28/2010	773024	1010	6207	171	Prime	Every	Exhibit B	-080	\$1,773.00	\$425.12
RILEY, Billy J. & Sandra Lee	37-159-11-04	10/28/2010	773025	1010	6209	159	Prime	Every	Exhibit B	-068	\$889.00	\$133.40
RUSSAW, Edward Jr. &												
DAVIS-RUSSAW, Melba Renee	37-054-13-01	10/28/2010	773026	1010	6211	054	Prime	Every	Exhibit B	-017	\$789.00	\$124.40
SALVATORE, Lorraine &												
SOLOMON, Jane	37-052-37-01	10/28/2010	773027	1010	6213	052	Prime	Every	Exhibit B	-015	\$889.00	\$133.40
SHERWOOD, Laura &												
MONTERROSA, Isabel	37-039-41-01	10/28/2010	773028	1010	6215	039	Swing	Every	Exhibit B	-001	\$889.00	\$133.40
SKELTON, Jeffrey Van &												
NEWTH, Lenna Diane	37-200-27-01	10/28/2010	773029	1010	6217	200	Prime	Every	Exhibit B	-111	\$11,498.00	\$17,162.83
SPROAT, Ron W. & Kimberly A.	37-173-32-83	10/28/2010	773030	1010	6219	173	Prime	Even	Exhibit C	-082	\$889.00	\$133.40
TILLER, Les	37-201-42-82	10/28/2010	773031	1010	6221	201	Swing	Even	Exhibit C	-112	\$889.00	\$133.40
TMTS, INC.	37-160-51-01	10/28/2010	773032	1010	6223	160	Swing	Every	Exhibit B	-069	\$889.00	\$133.40
TOOLE, Richard D. & Elizabeth A.	37-170-01-02	10/28/2010	773033	1010	6225	170	Prime	Every	Exhibit B	-079	\$889.00	\$133.40
TRAYLOR, Terry D. & Sherry L.	37-187-44-72	10/28/2010	773034	1010	6227	187	Swing	Odd	Exhibit C	-097	\$384.00	\$188.22
VOSLER, Russell C. & Sharon L.	37-070-49-01	10/28/2010	773035	1010	6229	070	Swing	Every	Exhibit B	-037	\$1,023.00	\$318.59
WHEDBEE, Steve & Patty	37-042-07-02	10/28/2010	773036	1010	6231	042	Prime	Every	Exhibit B	-004	\$689.00	\$118.40
WHITEHEAD, Matthew J. II &												
WHITEHEAD, Matthew J. III	37-151-16-01	10/28/2010	773037	1010	6233	151	Prime	Every	Exhibit B	-059	\$2,253.34	\$645.02
WILMOT, Michael S. & Marie A.	37-141-15-02	10/15/2010	772252	1010	2941	141	Prime	Every	Exhibit B	-048	\$1,259.40	\$241.08

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'>