

Doc Number: **0813649**

11/30/2012 11:23 AM

OFFICIAL RECORDS

Requested By
STEWART TITLE

DOUGLAS COUNTY RECORDERS
Karen Ellison - Recorder

Page: 1 of 7 Fee: \$ 20.00

Bk: 1112 Pg: 7877



Deputy ar

A portion of APN 1319-30-645-003

RECORDING REQUESTED BY:
Stewart Vacation Ownership

WHEN RECORDED MAIL TO:
Stewart Vacation Ownership
10 Graves Dr.
Dayton, NV 89423

**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 PROPERTY, 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 25, 2012**, in the Office of the County Recorder of Douglas County, Nevada, Official Records, as Document No. <See Exhibit 'A'>, in Book **1012**, 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 by January 10, 2012, 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 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: 11-20-12

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 11-20-12 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



SHANNA WHITE
Notary Public
State of Nevada
Certificate No. 11-5458-5
My Commission Expires 05-01-15



Notary Public

EXHIBIT 'A'
THE RIDGE TAHOE

Reported Owner	Account No.	Lien Doc. Number	Lien Page	Unit No.	Use Year	Legal Desc. Exhibit	Delinquent Assessment	Interest Charges
ALFARO, Ted R. & Annette M.	42-286-28-01	811543	6820	286	Every	Exhibit B	\$2,602.00	\$386.94
ANSELM, Michael W. & Kara L.	42-263-26-01	811544	6822	263	Every	Exhibit B	\$2,751.00	\$432.32
ARORA, Samir & Mukta	42-289-35-72	811545	6824	289	Odd	Exhibit C	\$1,836.00	\$295.02
BAGLEY, Robert A. & Rosemary	42-299-47-01	811546	6826	299	Every	Exhibit B	\$2,751.00	\$432.32
BENSON, Donald R. & Lila R.	42-264-16-01	811547	6828	284	Every	Exhibit B	\$2,751.00	\$432.32
BOSWELL, Carl H. & LaRue J., Trustees of the BOSWELL REVOCABLE								
LIVING TRUST, dated May 3, 1985	42-273-40-72	811548	6830	273	Odd	Exhibit C	\$1,836.00	\$295.02
CANZONERI, Diane W.	42-282-50-72	811549	6832	282	Odd	Exhibit C	\$2,720.00	\$904.98
CAVAZOS, Javier R. & Cynthia A.	42-302-04-71	811550	6834	302	Odd	Exhibit C	\$1,836.00	\$295.02
CERSTVIK, Milian S.	42-301-21-01	811551	6836	302	Every	Exhibit B	\$6,044.00	\$2,506.98
CHEN, Qiang & HE, Qing	42-290-01-01	811552	6838	290	Every	Exhibit B	\$2,751.00	\$432.32
CUESY, Paula	42-278-34-71	811553	6840	278	Odd	Exhibit C	\$1,836.00	\$295.02
CUNNINGHAM, Denise & Gregory, Trustees of the DENISE								
CUNNINGHAM and GREGORY								
CUNNINGHAM REVOCABLE LIVING								
TRUST, dated February 27, 1998	42-266-31-02	811554	6842	266	Every	Exhibit B	\$3,274.00	\$868.73
DAVIS, Linda & Ted	42-278-06-01	811555	6844	278	Every	Exhibit B	\$2,751.00	\$432.32
DAVIS, Reuben C. & Latanya D.	42-273-39-01	811556	6846	273	Every	Exhibit B	\$2,751.00	\$432.32
EDEJER, Larry F. & Meliza A.	42-294-34-72	811557	6848	294	Odd	Exhibit C	\$1,836.00	\$295.02
ELLIOT'S WORLD, LLC	42-284-05-01	811558	6850	284	Every	Exhibit B	\$2,751.00	\$432.32
FIKEJS, Robert W. & Natalie J.	42-274-08-02	811560	6854	274	Every	Exhibit B	\$2,751.00	\$432.32
FOUR PLUS INVESTMENT, LLC	42-298-34-01	811561	6856	298	Every	Exhibit B	\$8,977.00	\$7,328.17
FUENTES, Jose & Marie B., Trustees of the JOSE FUENTES AND MARIE B								
FUENTES REVOCABLE TRUST	42-282-47-71	811562	6858	282	Odd	Exhibit C	\$1,836.00	\$295.02
GUTIERREZ, Samuel Jr.	42-298-02-71	811565	6864	298	Odd	Exhibit C	\$1,836.00	\$295.02
HOLMAN, Jeff & Ana	42-287-22-01	811566	6866	287	Every	Exhibit B	\$2,751.00	\$432.32
HORGAN, Michael & Melissa Page	42-288-46-02	811567	6868	288	Every	Exhibit B	\$2,751.00	\$432.32
JAMES, Steven M. & Tina L.	42-285-40-02	811568	6870	285	Every	Exhibit B	\$2,751.00	\$432.32

EXHIBIT 'A'
THE RIDGE TAHOE

JONES, Gordon K. & Eileen M., Trustees of SHELBY'S FAMILY TRUST	42-281-12-71	811569	6872	281	Odd	Exhibit C	\$1,836.00	\$295.02
JORDON, Mary Jane	42-290-27-01	811570	6874	290	Every	Exhibit B	\$2,751.00	\$432.32
KDT INVESTMENTS, INC.	42-274-50-02	811571	6876	274	Every	Exhibit B	\$2,751.00	\$432.32
KIEU, Alexandra, Trustee of the ARROWHEAD TRUST	42-268-35-01	811572	6878	268	Every	Exhibit B	\$3,102.00	\$487.44
LECHICH, Dennis J. & Erica R.	42-258-10-01	811573	6880	258	Every	Exhibit B	\$2,751.00	\$432.32
LOPEZ, Martha E. & Edward	42-282-07-01	811574	6882	282	Every	Exhibit B	\$2,751.00	\$432.32
LOW, Sean Yew	42-296-34-01	811575	6884	296	Every	Exhibit B	\$2,751.00	\$432.32
MALACEK, Steven C. & KURNIAWAN, Nuryanti	42-261-34-01	811576	6886	261	Every	Exhibit B	\$2,751.00	\$432.32
McMILLAN, William & Lina	42-262-03-01	811577	6888	262	Every	Exhibit B	\$2,751.00	\$432.32
MERCER, Bradford D. & Debra H.	42-280-09-01	811578	6890	280	Every	Exhibit B	\$2,751.00	\$453.50
MORALES, Rodolfo R. & Leticia A.	42-256-11-01	811580	6894	256	Every	Exhibit B	\$2,560.00	\$467.69
MULFORD, William J.	42-279-10-01	811581	6896	279	Every	Exhibit B	\$2,751.00	\$432.32
NOTO, Lynn L. & Benjamin L.	42-261-17-01	811582	6898	261	Every	Exhibit B	\$2,751.00	\$432.32
OLAN, Daniel & Terese D.	42-258-01-02	811583	6900	258	Every	Exhibit B	\$2,751.00	\$432.32
ORTIZ, Roger A. & Nancy C.	42-290-15-71	811584	6902	290	Odd	Exhibit C	\$1,836.00	\$295.02
PAKMAN, Eugene & Julia	42-282-50-82	811585	6904	282	Even	Exhibit C	\$1,326.15	\$382.83
PASTORA, Lizbeth A.	42-271-03-73	811587	6908	271	Odd	Exhibit C	\$1,836.00	\$295.02
PENA, Marjorie	42-262-23-72	811588	6910	262	Odd	Exhibit C	\$1,836.00	\$295.02
POY DEVELOPERS, LLC	42-281-50-01	811589	6912	281	Every	Exhibit B	\$2,751.00	\$432.32
POY DEVELOPERS, LLC	42-280-36-01	811590	6914	280	Every	Exhibit B	\$2,751.00	\$432.32
PRICE, Steven L.	42-290-48-71	811591	6916	290	Odd	Exhibit C	\$1,836.00	\$295.02
ROBINSON, Jason & REILLY, Carol L.	42-273-21-71	811592	6918	273	Odd	Exhibit C	\$1,836.00	\$295.02
SCOTT, Clay D. & Phyllis L.	42-266-44-01	811594	6922	266	Every	Exhibit B	\$2,751.00	\$432.32
SLOAN, David & RIKER-SLOAN, Toni	42-285-13-72	811595	6924	285	Odd	Exhibit C	\$1,836.00	\$295.02
SORENSEN, Keven & Vicki	42-288-47-01	811596	6926	288	Every	Exhibit B	\$2,751.00	\$432.32
STERN, Brenda	42-266-14-01	811597	6928	266	Every	Exhibit B	\$3,640.00	\$885.78
STRANSKY, Glen & Charlene	42-291-51-01	811598	6930	291	Every	Exhibit B	\$2,751.00	\$432.32
TATLONGHARI, Benito M. & Epifania C.	42-272-35-71	811599	6932	272	Odd	Exhibit C	\$1,836.00	\$295.02

EXHIBIT 'A'
THE RIDGE TAHOE

THOMPSON, Vernon J & Louise T.	42-275-25-02	811600	6934	275	Every	Exhibit B	\$2,751.00	\$432.32
WALTON, Arthur D. &								
GODFREY, Emma L.	42-290-42-71	811601	6936	290	Odd	Exhibit C	\$1,836.00	\$295.02
WATSON, Eliane F. & James H.	42-297-41-01	811602	6938	297	Every	Exhibit B	\$2,751.00	\$432.32
WEST, David & Sharon	42-271-50-01	811603	6940	271	Every	Exhibit B	\$3,440.00	\$801.78
WESTALL, Jeannie & HEITPAS, Kim & Mark								
WIDE WORLD VACATIONS, INC.	42-289-11-01	811604	6942	289	Every	Exhibit B	\$2,751.00	\$432.32
WILLIAMS, Craig & Janet L.	42-279-14-72	811605	6944	279	Odd	Exhibit C	\$1,836.00	\$295.02
WILSON, Rosemary	42-258-07-01	811606	6946	258	Every	Exhibit B	\$2,751.00	\$432.32
WONG, Charlotte E., Gwendolyn M., & Alexandria M.	42-267-01-71	811607	6948	267	Odd	Exhibit C	\$894.00	\$295.02
YAVARI, Bobby & Louise	42-300-16-01	811608	6950	300	Every	Exhibit B	\$2,751.00	\$432.32
YORK, Tommy A. & Pauline N.	42-298-23-02	811609	6052	298	Every	Exhibit B	\$2,751.00	\$432.32
	42-290-36-72	811610	6054	290	Odd	Exhibit C	\$1,836.00	\$295.02

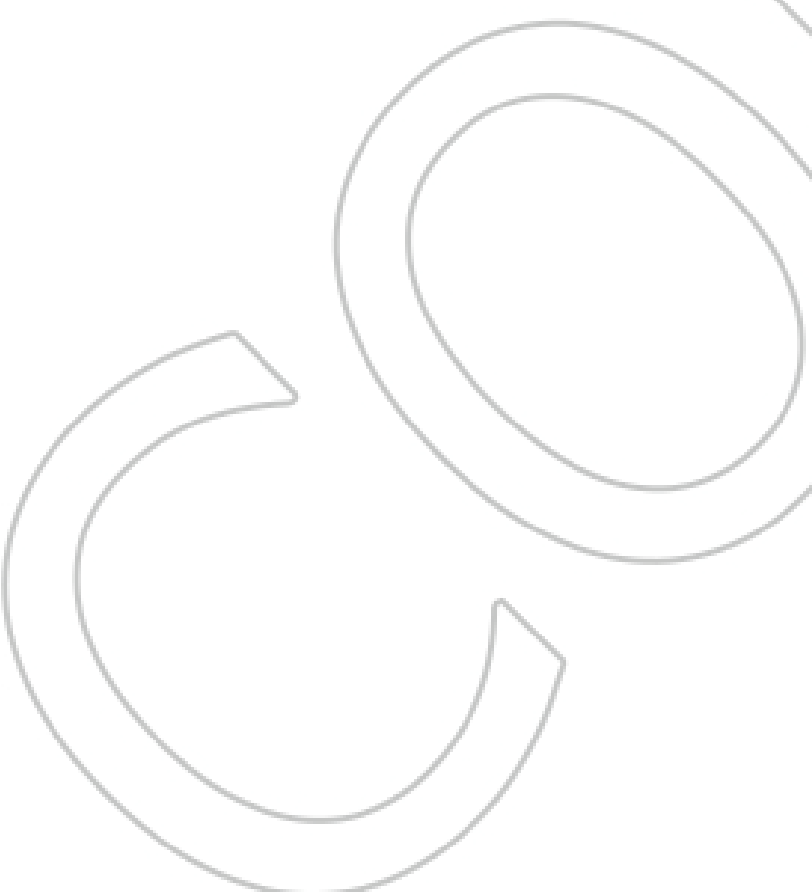


EXHIBIT "B"

(42)

An undivided 1/51st interest as tenants in common in and to that certain real property and improvements as follows: (A) An undivided 1/48^{ths} interest in and to Lot 42 as shown on Tahoe Village Unit No. 3 - 14th Amended Map, recorded April 1, 1994, as Document No. 333985, Official Records of Douglas County, State of Nevada, excepting therefrom Units 255 through 302 (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 Seven recorded April 26, 1995, as Document No. 360927, as amended by Amended and Restated Declaration of Annexation of The Ridge Tahoe Phase Seven, recorded May 4, 1995, as Document No. 361461, and as further amended by the Second Amendment to Declaration of Annexation of The Ridge Tahoe Phase Seven recorded on October 17, 1995 as Document No. 372905, and as described in the First Amended Recitation of Easements Affecting the Ridge Tahoe recorded June 9, 1995, as Document No. 363815, and subject to said Declarations; with the exclusive right to use said interest, in Lot 42 only, for one week each year in accordance with said Declarations.

Together with a 13-foot wide easement located within a portion of Section 30, Township 13 North, Range 19 East, MDB&M, Douglas County, Nevada, being more particularly described as follows:

BEGINNING at the Northwest corner of this easement said point bears S. 43°19'06" E., 472.67 feet from Control Point "C" as shown on the Tahoe Village Unit No. 3 - 13th Amended Map, Document No. 269053 of the Douglas County Recorder's Office;

thence S. 52°20'29" E., 24.92 feet to a point on the Northerly line of Lot 36 as shown on said 13th Amended Map;

thence S. 14°00'00" W. along said Northerly line, 14.19 feet;

thence N. 52°20'29" W., 30.59 feet;

thence N. 37°33'12" E., 13.00 feet to the POINT OF BEGINNING.

A Portion of APN: 1319-30-645-003

EXHIBIT "C"

(42)

An undivided 1/102nd interest as tenants in common in and to that certain real property and improvements as follows: (A) An undivided 1/48^{ths} interest in and to Lot 42 as shown on Tahoe Village Unit No. 3 - 14th Amended Map, recorded April 1, 1994, as Document No. 333985, Official Records of Douglas County, State of Nevada, excepting therefrom Units 255 through 302 (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 Seven recorded April 26, 1995, as Document No. 360927, as amended by Amended and Restated Declaration of Annexation of The Ridge Tahoe Phase Seven, recorded May 4, 1995, as Document No. 361461, and as further amended by the Second Amendment to Declaration of Annexation of The Ridge Tahoe Phase Seven recorded on October 17, 1995 as Document No. 372905, and as described in the First Amended Recitation of Easements Affecting the Ridge Tahoe recorded June 9, 1995, as Document No. 363815, and subject to said Declarations; with the exclusive right to use said interest, in Lot 42 only, for one week every other year in <See Exhibit 'A'> -numbered years in accordance with said Declarations.

Together with a 13-foot wide easement located within a portion of Section 30, Township 13 North, Range 19 East, MDB&M, Douglas County, Nevada, being more particularly described as follows:

BEGINNING at the Northwest corner of this easement said point bears S. 43°19'06" E., 472.67 feet from Control Point "C" as shown on the Tahoe Village Unit No. 3 - 13th Amended Map, Document No. 269053 of the Douglas County Recorder's Office;

thence S. 52°20'29" E., 24.92 feet to a point on the Northerly line of Lot 36 as shown on said 13th Amended Map;

thence S. 14°00'00" W. along said Northerly line, 14.19 feet;

thence N. 52°20'29" W., 30.59 feet;

thence N. 37°33'12" E., 13.00 feet to the POINT OF BEGINNING.

A Portion of APN: 1319-30-645-003