

DOC # 826740
07/08/2013 11:57AM Deputy: GB
OFFICIAL RECORD
Requested By:
Stewart Title Vacation Own
Douglas County - NV
Karen Ellison - Recorder
Page: 1 of 7 Fee: \$20.00
BK-713 PG-1346 RPTT: 0.00



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

**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 **May 31, 2013**, in the Office of the County Recorder of Douglas County, Nevada, Official Records, as Document No. <See Exhibit 'A'>, in Book <See Exhibit 'A'>, 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, 2013, 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

EXHIBIT 'A'
 THE RIDGE TAHOE

Reputed Owner	Account No.	Lien Doc. Number	Book	Lien Page	Unit No.	Use Year & Season	Assessor's Parcel No.	Legal Desc. Exhibit	Delinquent Assessment	Interest Charges
CHASTANG-WALKER, Juliette T.	37-157-41-71	824533	513	8185	157	Odd Swing	065	Exhibit C	\$ 1,136.00	\$ 197.04
JOHNSON, Stanley E. & Theodorice	37-058-44-71	818638	213	5292	085	Odd Swing	023	Exhibit C	\$ 1,836.00	\$ 459.54
KING, Linda M.	37-051-49-72	824534	513	8187	051	Odd Swing	014	Exhibit C	\$ 1,836.00	\$ 459.54
LARSEN, Suzanne Mary & Larry Lee, Trustees of the SUZANNE AND										
LARRY LARSEN TRUST	37-074-10-02	824535	513	8189	041	Every Prime	041	Exhibit B	\$ 2,751.00	\$ 692.95
LUDDERS WINE, LLC.	37-047-36-71	824536	513	8191	047	Odd Prime	010	Exhibit C	\$ 1,836.00	\$ 459.54
LYLES, Arthur C. & Francis J.	37-186-40-71	824537	513	8193	186	Odd Swing	096	Exhibit C	\$ 1,836.00	\$ 459.54
MACIAS, Angelo & Geraldine	37-199-03-03	824538	513	8195	199	Prime Every	110	Exhibit B	\$ 2,444.00	\$ 581.93
MADSEN, John G. & Jennifer E.	37-166-24-71	824539	513	8197	166	Odd Prime	075	Exhibit C	\$ 1,836.00	\$ 459.54
MARCUS FAMILY VACATIONS, LLC.	37-179-46-71	824540	513	8199	179	Odd Swing	089	Exhibit C	\$ 1,836.00	\$ 459.54
MARIANO, Victor T. & Luz A.	37-179-38-71	824541	513	8201	179	Odd Swing	089	Exhibit C	\$ 1,836.00	\$ 459.54
MARTIN, Ross M. & Judith K.	37-060-43-71	824543	513	8205	060	Odd Swing	025	Exhibit C	\$ 1,836.00	\$ 459.54
MARVEL, Sylviane R.	37-066-16-74	824544	513	8207	066	Odd Prime	031	Exhibit C	\$ 1,836.00	\$ 459.54
MASON, Carl & Donna	37-080-41-02	824545	513	8209	080	Every Swing	047	Exhibit B	\$ 2,751.00	\$ 692.95
MAYFIELD, Armand D.	37-149-40-01	824546	513	8211	149	Every Swing	057	Exhibit B	\$ 2,990.00	\$ 898.52
MCCORD, Beverly & Donnalie, Trustees of the MCCORD										
FAMILY TRUST	37-198-29-02	824547	513	8213	198	Every Prime	109	Exhibit B	\$ 2,751.00	\$ 692.95
MCDAD, Nick & Deanna	37-055-45-01	824548	513	8215	055	Every Swing	020	Exhibit B	\$ 2,751.00	\$ 692.95
MCNEIL, John H. & GYNN, Juanita	37-062-48-72	824549	513	8217	062	Odd Swing	027	Exhibit C	\$ 1,836.00	\$ 459.54
MELLOW, Michael A.	37-193-30-75	824550	513	8219	193	Odd Prime	104	Exhibit C	\$ 1,836.00	\$ 459.54
MEYER, Donald J. & Gloria L.	37-078-44-72	824551	513	8221	078	Odd Swing	045	Exhibit C	\$ 1,836.00	\$ 459.54
MICHAEL, Patricia	37-160-44-72	824552	513	8223	160	Odd Swing	069	Exhibit C	\$ 1,576.71	\$ 346.73
MILLER, Joseph A. & Pamela E.	37-157-18-71	824553	513	8225	157	Odd Prime	065	Exhibit C	\$ 1,836.00	\$ 459.54
MILLER, Richard Paul	37-143-48-74	824554	513	8227	143	Odd Swing	051	Exhibit C	\$ 1,836.00	\$ 459.54
MINER, William B. & Arden E.	37-075-50-03	824555	513	8229	075	Every Swing	042	Exhibit B	\$ 2,751.00	\$ 692.95
MINKE, John Frederick William III & Marlou as Trustees of the										
MINKE FAMILY TRUST	37-199-40-01	824556	513	8231	199	Every Swing	110	Exhibit B	\$ 2,751.00	\$ 692.95
MONEDERO, Richard & Monica	37-178-47-71	824557	513	8233	178	Odd Swing	088	Exhibit C	\$ 1,836.00	\$ 595.25
MYRICK, David A. & Wendy S.K.	37-173-29-01	824558	513	8235	173	Every Prime	082	Exhibit B	\$ 2,751.00	\$ 692.95
NAKAGUCHI, Russell K.	37-043-20-73	824559	513	8237	043	Odd Prime	005	Exhibit C	\$ 1,281.98	\$ 218.55



EXHIBIT 'A'
THE RIDGE TAHOE

NEISES, Donna S.	37-171-37-81	824560	513	8239	171	Even Prime	080	Exhibit B	\$ 1,804.00	\$673.51
MAICHIROWITZ, Mike	37-186-19-72	824561	513	8241	186	Odd Prime	096	Exhibit C	\$ 1,821.00	\$453.16
OLIVER, Calvin U. & COLON, Iris D.	37-047-06-01	824562	513	8243	047	Every Prime	010	Exhibit B	\$ 2,751.00	\$692.95
OLLAR, Mandy	37-043-29-72	824563	513	8245	043	Odd Prime	005	Exhibit C	\$ 1,836.00	\$459.54
OSBORNE, Bret C.	37-191-46-72	824564	513	8247	191	Odd Swing	102	Exhibit C	\$ 1,836.00	\$459.54
PALMER, Evan W. & Jacqueline R.	37-151-28-01	824565	513	8249	151	Every Prime	059	Exhibit B	\$ 2,751.00	\$692.95
PARKER, Jason &										
PALMROSE, Tara R.	37-178-50-01	824566	513	8251	178	Every Swing	088	Exhibit B	\$ 2,139.00	\$426.61
PAWLOWSKI, Cheryl Elaine, Trustee of the CHERYL ELAINE PAWLOWSKI REVOCABLE										
LIVING TRUST										
PEIPER, Dave & SARCONI, Lynda	37-078-19-01	824567	513	8253	078	Every Prime	045	Exhibit B	\$ 2,751.00	\$692.95
POWERS, Richard J. & Vickie R.	37-039-23-71	824568	513	8255	039	Odd Prime	001	Exhibit C	\$ 1,836.00	\$459.54
PUTZ, Larry A. & Freda M.	37-168-32-72	824569	513	8257	168	Odd Prime	077	Exhibit C	\$ 1,836.00	\$459.54
RAY, Marion N. & Helen L.	37-196-46-71	824570	513	8259	196	Odd Swing	107	Exhibit C	\$ 1,836.00	\$459.54
REDMOND, Cleotha L. Jr.	37-150-38-01	824571	513	8261	150	Every Swing	058	Exhibit B	\$ 2,751.00	\$692.95
REDMOND, Cleotha L. Jr.	37-051-45-71	824572	513	8263	051	Odd Swing	014	Exhibit C	\$ 1,836.00	\$459.54
ROBBINS, Michael G. & Carolyn M.	37-173-45-72	824573	513	8265	173	Odd Swing	082	Exhibit C	\$ 1,836.00	\$459.54
ROBISH, Terrence E.	37-152-50-01	824575	513	8269	152	Every Swing	060	Exhibit B	\$ 2,751.00	\$759.65
ROJALES, Rodante B. & Myrna E. &	37-072-13-01	824576	513	8271	072	Every Prime	039	Exhibit B	\$ 2,751.00	\$692.95
RAVELO, Marissa E.										
ROOME, Wesley A. & Marlene &	37-184-19-72	824578	513	8275	184	Odd Prime	094	Exhibit C	\$ 1,836.00	\$459.54
EARNEST, James E. & Carol J., Trustees of the EARNEST 2001 REVOCABLE TRUST										
RUDE, Richard W. & Judy D.	37-162-35-03	824579	513	8277	162	Every Prime	071	Exhibit B	\$ 2,751.00	\$692.95
SALAZAR, Luis F. & Blanca	37-151-31-71	824580	513	8279	151	Odd Prime	059	Exhibit C	\$ 1,836.00	\$459.54
SANCHEZ, Orlando J. Jr. & Jessica L.	37-161-42-73	824581	513	8281	161	Odd Swing	070	Exhibit C	\$ 1,779.96	\$465.18
SANTANA, Carlos &	37-049-49-72	824582	513	8283	049	Odd Swing	012	Exhibit C	\$ 1,078.49	\$130.10
JEANSONNE, Jackie M.										
SCHADE, Carl Steven & Linda S.	37-074-01-71	824583	513	8285	074	Odd Prime	041	Exhibit C	\$ 1,836.00	\$459.54
SCHIAVONE, Thomas L.	37-158-14-02	824584	513	8287	158	Every Prime	066	Exhibit B	\$ 2,507.78	\$698.92
SCHMIDT, Delmar J.	37-072-42-71	824585	513	8289	072	Odd Swing	039	Exhibit C	\$ 1,836.00	\$459.54
SCHOENING, Kevin William &	37-053-49-71	824586	513	8291	053	Odd Swing	016	Exhibit C	\$ 1,836.00	\$459.54
Sherri A. Murphy	37-063-25-01	824587	513	8293	063	Every Prime	028	Exhibit B	\$ 2,707.57	\$673.98



EXHIBIT 'A'
THE RIDGE TAHOE

SCOTT, Eddie & Pamela E.	37-169-24-01	824588	513	8295	169	Every Prime	078	Exhibit B	\$ 2,751.00	\$698.79
SEVILLA, Richard & GEE, Norine	37-048-23-71	824589	513	8297	048	Odd Prime	011	Exhibit C	\$ 1,836.00	\$459.54
SIMS, Dennis B. & Linda L.	37-193-04-01	824591	513	8301	193	Every Prime	104	Exhibit B	\$ 2,751.00	\$692.95
SMITH, Ann B.	37-149-32-81	824592	513	8303	149	Even Prime	057	Exhibit C	\$ 1,754.00	\$747.77
STURGEON, Pauline & Gavin	37-063-26-02	824594	513	8307	063	Every Prime	028	Exhibit B	\$ 2,751.00	\$692.95
TARNIG, LLC.	37-042-43-74	824595	513	8309	042	Odd Swing	004	Exhibit C	\$ 1,836.00	\$459.54
TATRO, Gregory F. & Brigitte	37-041-01-03	824596	513	8311	041	Every Prime	003	Exhibit B	\$ 2,751.00	\$692.95
TAYLOR, Herbert Anthony	37-185-42-72	824597	513	8313	185	Odd Swing	095	Exhibit C	\$ 1,809.52	\$447.94
TEMPLES, Bobby G. Sr. & Barbara J.	37-181-42-71	824598	513	8315	181	Odd Swing	091	Exhibit C	\$ 1,836.00	\$459.54
TOWNSEND, Ishahee	37-179-29-71	824599	513	8317	179	Odd Prime	089	Exhibit C	\$ 1,836.00	\$459.54
TRAYLOR, Terry D. & Sherry L.	37-187-44-72	824600	513	8319	187	Odd Swing	097	Exhibit C	\$ 1,836.00	\$446.13
WALKER, Charles Todd & Jeanine Jolie	37-144-38-04	824604	513	8327	144	Every Swing	052	Exhibit B	\$ 2,315.00	\$650.38
WAYCASTER, Clark K. & K.	37-183-24-01	824605	513	8329	183	Every Prime	093	Exhibit B	\$ 2,751.00	\$692.95
WEEKS, Chelsea Marie										
SCHROEDER, Scott Leonard	37-183-41-71	824606	513	8331	183	Odd Swing	093	Exhibit C	\$ 1,836.00	\$459.54
WEST, Dennis H. & Cynthia M.	37-068-50-02	824607	513	8333	068	Every Swing	035	Exhibit B	\$ 2,751.00	\$692.95
WHITE, Dominique	37-172-42-71	824608	513	8335	172	Odd Swing	081	Exhibit C	\$ 1,836.00	\$459.54
WILHELM, Shawn B. &										
SCHURR-WILHELM, Denise I.	37-053-24-01	824609	513	8337	053	Every Prime	016	Exhibit B	\$ 2,751.00	\$692.95
WILLIAMS, Janet L. & Craig E.	37-168-45-01	824610	513	8339	168	Every Swing	077	Exhibit B	\$ 2,751.00	\$692.95
WILMOT, Nancy J. & Robert J.	37-191-38-03	824611	513	8341	102	Every Swing	102	Exhibit B	\$ 2,751.00	\$692.95
WILSON, Rosemary	37-065-40-01	824612	513	8343	065	Every Swing	030	Exhibit B	\$ 2,751.00	\$692.95
GRIFFITH, Clayton V. & Claudia E., Trustees of the GRIFFITH TRUST &										
WOODS, Thomas L.	37-150-39-01	824613	513	8345	150	Every Swing	058	Exhibit B	\$ 2,751.00	\$692.95
WRIGHT, William M. &										
FISCHIETTO, Jeff	37-079-14-01	824614	513	8347	079	Every Prime	046	Exhibit B	\$ 2,751.00	\$692.95
YOCUM, Craig & YOCUM, Teri	37-045-02-02	824615	513	8349	045	Every Prime	007	Exhibit B	\$ 2,751.00	\$692.95
YOUNG, Louis D. & Patricia D., Trustees of the LOUIS D. YOUNG										
FAMILY TRUST	37-062-43-01	824616	513	8351	062	Every Swing	027	Exhibit B	\$ 2,751.00	\$692.95



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'>