

Doc Number: **0835486**

12/13/2013 01:07 PM

OFFICIAL RECORDS

Requested By  
STEWART TITLE

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

DOUGLAS COUNTY RECORDERS  
Karen Ellison - Recorder

Page: 1 Of 7 Fee: \$ 20.00  
Bk: 1213 Pg: 2254



Deputy ke

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**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 **November 8, 2013**, in the Office of the County Recorder of Douglas County, Nevada, Official Records, as Document No. <See Exhibit 'A'>, in Book 1113, 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.

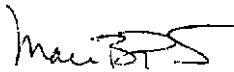
The sale of all said <See Exhibit 'A'> real property will not occur if payment of the total of all outstanding assessments is made, together with payment of costs, fees and expenses incident to the making good of the deficiency of payment, if paid within 60 days following the day upon which this Notice 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

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: 12/10/13

**THE RIDGE TAHOE PROPERTY OWNER'S ASSOCIATION, Nevada non-profit corporation**

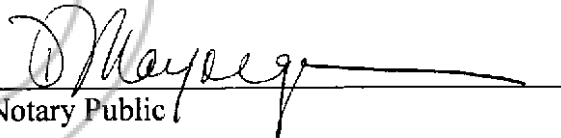
By: Resort Realty, LLC, a Nevada Limited Liability Company, its Attorney-in-Fact



Marc B. Preston, Authorized Agent

STATE OF NEVADA )  
  ) SS  
COUNTY OF DOUGLAS )

This instrument was acknowledged before me on 12/10/13 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

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EXHIBIT 'A'  
 THE RIDGE TAHOE

Reputed Owner	Account No.	Lien Doc. Number	Lien Page	Unit No.	Use Year	Legal Desc. Exhibit	Delinquent Assessment	Interest Charges
AFLAGUE, Richard S. & PADILLA, Melissa M.	42-289-35-82	833567	2000	289	Even	Exhibit C	\$879.00	\$314.17
ESCALANTE, Raul Bejarano & deBAJARANO, Ma. Sylvia B.	42-287-10-01	833570	2006	287	Even	Exhibit B	\$942.00	\$155.43
BENINATI, Joseph & Edith	42-301-23-01	833571	2008	301	Even	Exhibit B	\$1,062.00	\$175.23
BETANCOURT, Jose & Cecilia E.	42-296-13-71	833572	2010	296	Odd	Exhibit C	\$942.00	\$155.43
CARLI, Andrea & Michele	42-279-06-81	833573	2012	279	Even	Exhibit C	\$915.00	\$315.79
COPELAND, George L.	42-270-06-81	833575	2016	270	Even	Exhibit C	\$815.00	\$299.29
DAYTON, Michael & Gina	42-286-32-01	833577	2020	286	Even	Exhibit B	\$1,062.00	\$175.23
DOYLE, James M. & Leni M.	42-274-47-81	833578	2022	274	Even	Exhibit C	\$915.00	\$315.79
FARRUGIA, Angela D.	42-271-44-81	833579	2024	271	Even	Exhibit C	\$915.00	\$315.79
GREESON, Bryan & Marcia	42-264-46-81	833581	2028	264	Even	Exhibit C	\$915.00	\$315.79
HAHN, Jerry W. & Mary Anne A.	42-277-24-83	833582	2030	277	Even	Exhibit C	\$1,032.00	\$356.04
JARVIS, Jason Andrew & Suzanne Joyce	42-270-51-02	833583	2032	270	Even	Exhibit B	\$942.00	\$155.43
KALTHOFF, Steven & Heather	42-291-47-01	833584	2034	291	Even	Exhibit B	\$942.00	\$155.43
KLESH, Christopher	42-274-03-01	833586	2038	274	Even	Exhibit B	\$942.00	\$155.43
KUMAR, Sathesh R. & SATHESHS, Anju	42-255-34-82	833587	2040	255	Even	Exhibit C	\$915.00	\$315.79
LANG, Julius & Nelda Sexton	42-261-51-01	833588	2042	261	Even	Exhibit B	\$1,457.00	\$419.78
LANTORIA, Teresita	42-265-02-72	833589	2044	265	Odd	Exhibit C	\$942.00	\$155.43
LAOS, Rosangela V.	42-278-11-82	833590	2046	278	Even	Exhibit C	\$2,642.00	\$1,838.12
LAWSON, Michael J. & Virginia G.	42-270-20-71	833591	2048	270	Odd	Exhibit C	\$942.00	\$155.43
LOW, Wing W. & FONG, Joyce	42-294-20-82	833592	2050	294	Even	Exhibit C	\$915.00	\$315.79
LUCKETT, Fredric & Robin L.	42-275-35-73	833593	2052	275	Odd	Exhibit C	\$942.00	\$155.43
LUEVANO, Albert M. & Juanita H.	42-283-41-81	833594	2054	283	Even	Exhibit C	\$915.00	\$315.79
LUIS, Joseph & Betty	42-296-01-81	833595	2056	296	Even	Exhibit C	\$915.00	\$315.79
MANGUS, Joung & Stanley B.	42-282-27-01	833596	2058	282	Even	Exhibit B	\$942.00	\$155.43



EXHIBIT 'A'  
 THE RIDGE TAHOE

MARGOSIN, George R. & LOPEZ, Virginia J.	42-282-05-82	833597	2060	282	Even	Exhibit C	\$915.00	\$315.79
MARTIN, William Gary & Amy	42-296-51-01	833598	2062	296	Every	Exhibit B	\$1,157.00	\$249.20
MARTIN, Robert R. & Lorraine D. Co-Trustees of THE MARTIN LIVING								
TRUST, dated November 21, 1996	42-295-42-01	833599	2064	295	Every	Exhibit B	\$1,794.00	\$439.02
MARTIROSIAN, Zarkis, Trustee of the ZARKIS MARTIROSIAN 1991								
FAMILY REVOCABLE TRUST ETD April 17, 1991								
MATTEUCCI, Robert A. & Katherine S.	42-264-30-01	833600	2066	294	Every	Exhibit B	\$1,247.00	\$224.09
MAYFIELD, Thomas E. & Greta A.	42-266-30-72	833602	2070	266	Odd	Exhibit C	\$942.00	\$155.43
MONTMAYOR, James R. & Sylvia C.	42-286-10-01	833603	2072	286	Every	Exhibit B	\$1,062.00	\$175.23
MURPHY, Charles S. & Robin A.	42-284-21-01	833605	2076	284	Every	Exhibit B	\$942.00	\$155.43
NAIR, Vinesh & Prithi M.	42-298-47-82	833606	2078	298	Even	Exhibit C	\$915.00	\$315.79
NEAVE, Tad & Tiffany	42-279-22-72	833607	2080	279	Odd	Exhibit C	\$942.00	\$155.43
NELSON, Laurence J.	42-272-11-01	833608	2082	272	Every	Exhibit B	\$942.00	\$155.43
OSBORNE, Bret C. & PEATTIE, Mandy	42-290-17-01	833609	2084	290	Every	Exhibit B	\$942.00	\$155.43
PERKINS, Thomas M. & Diane L.	42-279-31-81	833611	2088	279	Even	Exhibit C	\$915.00	\$315.79
PETRUS VACATION RENTALS, LLC	42-263-04-71	833612	2090	263	Odd	Exhibit C	\$942.00	\$155.43
PILKINGTON, Joseph D. &	42-257-42-71	833613	2092	257	Odd	Exhibit C	\$942.00	\$155.43
OSHEA, Priscella A.	42-255-04-83	833614	2094	255	Even	Exhibit C	\$915.00	\$315.79
POY DEVELOPERS, LLC	42-300-14-81	833615	2096	300	Even	Exhibit C	\$915.00	\$315.79
REEK, Ronald F. & Maureen G.	42-275-28-81	833616	2098	275	Even	Exhibit C	\$915.00	\$315.79
REILLY, Timothy F.	42-258-24-72	833617	2100	258	Odd	Exhibit C	\$942.00	\$155.43
RUTTGEN, Mary Jo	42-262-18-71	833619	2104	262	Odd	Exhibit C	\$942.00	\$155.43
SANCHEZ, Sammy P. & Adriana and CARBONELL, Derrick M. & Silvia H.	42-291-34-81	833620	2106	291	Even	Exhibit C	\$915.00	\$315.79
SARMENTO, Daniel	42-258-45-02	833621	2108	258	Every	Exhibit B	\$942.00	\$155.43
STAUFFER, Craig S. &								
SWANSON, Kari A.	42-294-29-71	833623	2112	294	Odd	Exhibit C	\$1,486.00	\$477.78
STRNAD, Susan & Leslie	42-277-50-01	833624	2114	277	Every	Exhibit B	\$2,082.00	\$815.40
THOMAS, Deborah K. & Craig S.	42-279-24-81	833625	2116	279	Even	Exhibit C	\$915.00	\$288.79
TOUCHSTONE, Deborah R. & Corina A.	42-264-12-81	833627	2120	264	Even	Exhibit C	\$915.00	\$288.79

EXHIBIT 'A'  
 THE RIDGE TAHOE

TOWERS, Nashoka Olivia	42-266-09-01	833628	2122	266	Every	Exhibit B	\$942.00	\$155.43
TREVINO, Rene C. & Edith C.	42-263-13-71	833629	2124	263	Odd	Exhibit C	\$706.50	\$116.60
URBAN, Edward Arthur & Josephine Yaying, Trustee of THE URBAN FAMILY 2004 REVOCABLE TRUST	42-294-17-81	833630	2126	294	Even	Exhibit C	\$915.00	\$288.79
VACCAREZZA, Anthony D. & SOLARI-VACCAREZZA, Sarah K.	42-302-27-01	833631	2128	302	Every	Exhibit B	\$942.00	155.43
VERMEER, Wolfgang & VANEK-VERMEER, Glenda R.	42-294-45-82	833632	2130	294	Even	Exhibit C	\$915.00	302.06
VOLOSIN, Michael Dohn	42-287-51-02	833633	2132	287	Every	Exhibit B	\$942.00	155.43
VOSS, Jerry & Ingrid	42-285-19-01	833634	2134	285	Every	Exhibit B	\$942.00	155.43
WORLD WIDE VACATIONS, INC.	42-294-10-82	833635	2136	294	Even	Exhibit C	\$915.00	315.79
WILLIAMS, Tony F.	42-300-18-01	833636	2138	300	Every	Exhibit B	\$942.00	155.43
WILSON, Thomas E.	42-273-31-71	833637	2140	273	Odd	Exhibit C	\$1,836.00	624.78
WOLANSKI, Henry Stanley Jr.	42-278-24-71	833638	2142	278	Odd	Exhibit C	\$942.00	155.43
WORLD TRANSFER INC.	42-271-20-01	833639	2144	271	Every	Exhibit B	\$1,857.00	430.03
YODER, V. Kathleen & GAONA, Augustine	42-293-19-81	833641	2148	293	Even	Exhibit C	\$915.00	315.79
YZNAGA, Terri A. & Louis G. Jr.	42-279-29-71	833642	2150	279	Odd	Exhibit C	\$942.00	155.43



**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<sup>th</sup> interest in and to Lot 42 as shown on Tahoe Village Unit No. 3 - 14<sup>th</sup> 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 - 13<sup>th</sup> 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 13<sup>th</sup> 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<sup>th</sup> interest in and to Lot 42 as shown on Tahoe Village Unit No. 3 - 14<sup>th</sup> 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 - 13<sup>th</sup> 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 13<sup>th</sup> 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