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OFFICIAL RECORDS

Requested By:

STEWART TITLE

DOUGLAS COUNTY RECORDERS
Karen Ellison - Recorder

Page: 1 Of 6

Fee: \$ 19.00

Bk: 0114 Pg: 3968



Deputy. sd

A portion of APN 1319-30-724-<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 **December 20, 2013**, in the Office of the County Recorder of Douglas County, Nevada, Official Records, as Document No. <See Exhibit 'A'>, in Book 1213, 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	Lien Page	Unit No.	Use Year	Use Season	APN	Legal Desc. Exhibit	Delinquent Assess.	Interest Charges
AMOS, Richard & Janet	34-037-48-02	0835756	3569	037	Annual	Swing	038	B	\$ 3,964.48	\$ 1,494.15
BALABAN, Pandel C. & Mary J.	34-035-12-01	0835757	3571	035	Annual	Prime	036	B	\$ 2,501.00	\$ 437.28
BANOWETZ, Sonia D.	34-019-22-02	0835758	3573	019	Annual	Prime	020	B	\$ 2,030.00	\$ 201.96
BARAKAS, Cynthia	34-027-46-01	0835759	3575	027	Annual	Swing	028	B	\$ 2,855.00	\$ 499.08
BARRETO, Juan J. Jr. &										
GUZMAN, Guadalupe	34-013-05-02	0835760	3577	013	Annual	Prime	014	B	\$ 2,588.00	\$ 499.08
BATHKE, Harold L.	34-036-07-01	0835761	3579	036	Annual	Prime	037	B	\$ 2,501.00	\$ 437.22
BROBST, Gary & Katie	34-029-02-03	0835762	3581	029	Annual	Prime	030	B	\$ 1,940.00	\$ 169.56
CARTER, Douglas R. & Gena R.	34-035-19-05	0835763	3583	035	Annual	Prime	036	B	\$ 1,699.00	\$ 148.56
COCHRAN, Lyman L. & Sue E.	34-028-50-01	0835764	3585	028	Annual	Swing	029	B	\$ 1,940.00	\$ 169.56
COLES, Winston M. Jr. & Renaye	34-035-46-02	0835765	3587	035	Annual	Swing	036	B	\$ 2,501.00	\$ 437.22
COLLINS, Douglas W. & Dianemarie T.	34-020-46-72	0835766	3589	020	Odd	Swing	021	C	\$ 1,836.00	\$ 652.38
COLMENAR, Maria Inmaculada &										
CRAVENER, Eric	34-008-50-03	0835767	3591	008	Annual	Swing	009	B	\$ 2,630.00	\$ 451.76
CORRY III, John J.	34-037-31-02	0835768	3593	037	Annual	Prime	038	B	\$ 1,699.00	\$ 163.82
SWENSON, Bradley & CRANE, Dawn	34-001-10-01	0835769	3595	001	Annual	Prime	001	B	\$ 1,940.00	\$ 169.56
CRUZ, Agaton Fernando & Juliana E. &										
GARCIA, Quirino R. Jr. &										
CRUZ, Patricia Ellen	34-013-21-01	0835770	3597	013	Annual	Prime	014	B	\$ 3,749.00	\$ 981.84
DAVIS, Gregg R.	34-035-31-74	0835771	3599	035	Odd	Prime	036	C	\$ 825.00	\$ 148.56
DILLING, Kenneth A. & Beverly A., Trustees for the DILLING FAMILY TRUST dated August 23, 1995	34-017-42-03	0835772	3601	017	Annual	Swing	018	B	\$ 1,840.00	\$ 154.56
DIRKS, Stella	34-023-38-01	0835773	3603	023	Annual	Swing	024	B	\$ 2,855.00	\$ 499.08
DUNKIN, Eddie	34-035-36-02	0835774	3605	035	Annual	Prime	036	B	\$ 1,699.00	\$ 148.56
EPSTEIN, Stanley & Rita M. &										
EPSTEIN, Roy F.	34-012-23-01	0835775	3607	012	Annual	Prime	013	B	\$ 1,940.00	\$ 169.56

EXHIBIT "B"

(34)

An undivided 1/51st interest as tenants in common in and to that certain real property and improvements as follows: (A) An undivided 1/38th interest in and to Lot 34 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 001 through 038 (inclusive) as shown on that certain Condominium Plan recorded June 22, 1987, as Document No. 156903; 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 recorded August 21, 1984, as Document No. 097150, as amended, by Documents recorded October 15, 1990, June 22, 1987 and November 10, 1987 as Document Nos. 236691, 156904 and 166130, 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 the same unit type conveyed, in Lot 34 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: 1319-30-724-<See Exhibit 'A'>

EXHIBIT "C"

(34)

An undivided 1/102nd interest as tenants in common in and to that certain real property and improvements as follows: (A) An undivided 1/38th interest in and to Lot 34 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 001 through 038 (inclusive) as shown on that certain Condominium Plan recorded June 22, 1987, as Document No. 156903; 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 recorded August 21, 1984, as Document No. 097150, as amended, by Documents recorded October 15, 1990, June 22, 1987 and November 10, 1987 as Document Nos. 236691, 156904 and 166130, 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 the same unit type, in Lot 34 only, for one week every other year in <See Exhibit 'A'> -numbered years in the <See Exhibit 'A'> "Season" as defined in and in accordance with said Declarations.

A Portion of APN: 1319-30-724-<See Exhibit 'A'>