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

Doc Number: 0838871

02/28/2014 11:38 AM

OFFICIAL RECORDS Requested By: STEWART TITLE

DOUGLAS COUNTY RECORDERS Karen Ellison - Recorder

Page: 1 Of 7

Fee: \$ 20.00

Bk: 0214 Pg: 4733

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 January 24, 2014, in the Office of the County Recorder of Douglas County, Nevada, Official Records, as Document No. <See Exhibit 'A'>, in Book 0114, 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 nonjudicial 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

8K: 0214 PG: 4734 2/28/2014

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: 2/21/14

THE RIDGE TAHOE PROPERTY OWNER'S ASSOCIATION, a 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

NOTAL STATE DOUGL HY COMMISSIO

DEBORAH MAYORGA NOTARY PUBLIC STATE OF NEVADA DOUGLAS COUNTY COMMISSION EXPIRES: 09-27-18 CERTIFICATE NO: 12-9468-5

Notary Public



EXHIBIT 'A'
THE RIDGE TAHOE

\$198.66	\$1,940.00	æ	Annual	278	4106	837320	42-2/8-16-01	FRANK, Robert G.
	\$1,940.00	æ	Annual	276	4102	837318	42-276-24-01	FERGUSON, David L. & Sandra S.
\$482.63	\$2,647.10	8	Annual	276	4100	837317	42-276-17-01	FAZIO, Richard S. & Sandra L.
\$541.91	\$2,855.00	Ф	Annual	255	4098	837316	42-255-05-01	EGGERS, Robert T. & Sherrill A.
\$183.69	\$942.00	C	Odd	294	4096	837315	42-294-45-73	NEWMAN, Lori Lynn
			\			/		EARLS, Todd Jason &
\$582.14	\$2,855.00	0	Annual	296	4094	837314	42-296-09-02	DOYLE, Susan S.
\$481.32	\$2,855.00	В	Annual	298	4090	837312	42-298-25-01	DELLINGER, Wendy
		No.	١,					MCCORMACK, Ronnie &
\$958.76	\$2,855.00	C/	Even	274	4088	837311	42-274-21-82	DAVID, Jesus P. & Cynthia J.
\$1,691.62	\$4,638.00	œ	Annual	300	4086	837310	42-300-30-01	CURRIE, Anthony P. & Jennifer
\$198.66	\$1,940.00	B	Annual	271	4084	837309	42-271-18-01	COVEY, John R. & Lanie S.
\$541.01	\$2,855.00	8	Annual	282	4082	837308	42-282-51-01	CORPUZ, Homer
\$1,461.38	\$4,509.00	В	Annual	277	4080	837307	42-277-18-01	CORDES, Richard
\$2,321.37		C	Odd	264	4078	837306	42-264-19-75	COPE, Thomas R.
\$183.69	\$942.00	C	Odd	288	4076	837305	42-288-01-72	COLBURN, Ryan R.
\$541.91	\$2,855.00	В	Annual	294	4074	837304	42-294-22-01	CLINE, Roger C. & Dawn G.
\$541.91	\$2,855.00	Ш	Annual	296	4066	837300	42-296-23-01	CARMAN, Robert & Joan
\$541.91	\$2,855.00	В	Annual	284	4064	837299	42-284-41-01	BORGIA, Kimberly A. & Clark J.
\$198.66	\$1,940.00	В	Annual	299	4060	837297	42-299-18-01	BENJAMIN, Gentry D.
\$198.66	\$1,940.00	В	Annual	270	4058	837296	42-270-41-01	BELL, Robert A.
\$541.91	\$2,855.00	В	Annual	292	4056	837295	42-292-48-02	MURRY, Laura L.
						<		GARCIA, Kathy Renee Becerril &
\$183.69	\$942.00	င	Odd	293	4054	837294	42-293-50-71	BARTON, Leslie
\$1,850.31		æ	Annual	288	4052	837293	42-288-11-01	BAHAMONDES, George & Maria E.
\$600.75	\$1,634.26	റ	Odd	263	4050	837292	42-263-43-71	ARTINIAN, Hagop K. & Mayram H.
\$541.91	\$2,855.00	В	Annual	260	4048	837291	42-260-15-01	YADAO, Ceasar H.
								ALCAYDE-YADAO, Arminda M. &
\$198.66	\$1,940.00	В	Annual	296	4046	837290	42-296-08-02	ADAMS, Anne Marie
!								
		Exhibit						7
Charges	Assessment	Desc.	Year	No.	Page	Number		
Interest	Delinquent	Legal	Use	Unit	Lien	Lien Doc.	Account No.	Reputed Owner

EXHIBIT 'A' THE RIDGE TAHOE

· · · · · · · · · · · · · · · · · · ·	١,							
2163.84	\$4,538.00	В	Annual	273	4166	837350	42-273-03-01	SHIREY, James M.
610.97	\$3,219.00	В	Annual	301	4164	837349	42-301-29-01	SCULLY, Mark & Terri M.
\$432.66	\$1,335.68	ဂ	Odd	297	4162	837348	42-297-26-71	SCHEIB, Donald R. & Shari A.
617.5	\$2,749.00	В	Annual	290	4160	837347	42-290-14-02	SAWYER, Thomas G. & Lavonne M.
\$358.22	\$1,913.00	C	Even	285	4158	837346	42-285-14-82	SALGADO-RUIZ, Maria E.
\$541.91	\$2,855.00	В	Annual	258	4156	837345	42-258-31-01	James Andrew
			\			/		RODRIGUEZ, Britt Holden &
\$541.91	\$2,855.00	œ	Annual	273	4152	837343	42-273-34-01	RENTERIA, David & Maria
\$741.05	\$2,939.00	B	Annual	262	4148	837341	42-262-45-01	PONDER, Adrian S.
\$555.32	\$2,855.00	В	Annual	270	4146	837340	42-270-18-01	PAXTON, John T. & Jennifer L.
\$1,295.62	\$3,838.00	В	Annual	281	4144	837339	42-281-31-01	PATTERSON, Levert R.
\$541.91	\$2,855.00	В	Annual	281	4142	837338	42-281-27-02	MORRIS, Leland P. & JudyJean A.
\$541.91	\$2,855.00	В	Annual	271	4140	837337	42-271-33-01	MCCLAIN, Larry & Rheba Jackson
\$610.97	\$3,219.00	В	Annual	259	4138	837336	42-259-28-02	MAYO, Jacqueline D. & Jacquie
\$99.66	\$1,340.00	В	Annual	281	4136	837335	42-281-37-01	MATHIS, Reed A.
\$541.91	\$2,855.00	В	Annual	273	4134	837334	42-273-24-01	MARTINEZ, Julio C.
\$381.31	\$2,368.49	В	Annual .	288	4132	837333	42-288-20-01	LOSEK, Tomasz F. & Malgorzata K.
\$198.66	\$1,940.00	В	Annual	279	4130	837332	42-279-34-01	LEVY, Steve
\$541.91	\$2,855.00	В	Annual	257	4128	837331	42-257-32-01	REVOCABLE LIVING TRUST
					`\		1	THE GARY AND KAREN KRAUTTER
			,		V	^	1	KRAUTTER, Gary & Karen Trustees of
\$3,842.05	\$5,269.48	ဂ	Even	285	4126	837330	42-285-34-83	KIRBY, Nita N. & KIRBY, Juanita C.
\$310.97	\$3,219.00	8	Annual	277	4122	837328	42-277-29-02	ISMAEL, Lydia B.
\$183.69	\$942.00	င	Odd	267	4120	837327	42-267-07-71	HURLEY, Louise N. & David E. Jr.
\$610.97	\$3,219.00	œ	Annual	286	4/18	837326	42-286-50-01	HICKS, Lawrence J. & Pamela W.
\$198.66	\$1,940.00	æ	Annual	300	4116	837325	42-300-24-01	DOROUGH, Shannon K.
								CACHENAUT, Eugene S. and
					>			HEFLIN, Sasha & Pamela L. and
\$183.69	\$942.00	ი —	Odd —	291	4114	837324	42-291-16-71	PLANT, James & Tamara
			_					HABERMEHL , Bradley & Cindy and
\$198.66	\$1,940.00	œ	Annual	282	4112	837323	42-282-33-01	GRAFFAM, Jerome
\$198.66	\$1,940.00	æ	Annual	285	4110	837322	42-285-16-01	GEORGE, Lyle E. & Sue
\$183.69	\$942.00	ဂ	Odd	293	4108	837321	42-293-47-73	GAMBOA, Kimberly A.
								GAMBOA-ARAYA, Minor U. &
					AHOE	THE RIDGE		

	TH.	THE RIDGE TAHOE	AHOE					
SOUTHEAST MARKETING, INC	42-287-04-03 837351 4168 287 Annual	837351	4168	287	Annual	В	\$2,855.00 541.9	541.91
THOMAS, Roy L. & Sue	42-255-41-01 837352 4170 255 Annual	837352	4170	255	Annual	œ	\$2,855.00 541.91	541.91
VALDEZ, Consuelo &								
LUEVANO, Ramon	42-292-25-82	837353	4172 292	292	Even	ဂ	\$5,026.00 4156.42	4156.42
WATTS, Richard E. & Danielle M.	42-256-25-01	837354 4174 256 Annual	4174	256	Annual	В	\$3,788.00 1388.17	1388.17
WILLIAMS, Mitchell &								
FROST, Lashanna M.		837356	4178 275	275	Odd	ဂ	\$3,186.00 2153.37	2153.37
WILSON, Chesley M & Sallie J.	42-292-44-01	837357	4180	292	4180 292 Annual	œ	\$2,855.00	541.91
YEE, James & Lorraine F.	42-268-40-01 837358 4182 268 Annual	837358	4182	268	Annual	8	\$2,187.00 223.97	223.97
		-	- 100					

EXHIBIT 'A'
THE RIDGE TAHOE

8K . 02 14 PG - 4738 2/28/2014

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 1/48ths 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 1/48ths 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