

DOC # 846956
07/25/2014 01:23PM Deputy: AR

OFFICIAL RECORD

Requested By:

Stewart Title Vacation Own

Douglas County - NV

Karen Ellison - Recorder

Page: 1 of 10 Fee: \$23.00

BK-714 PG-5967 RPTT: 0.00



A portion of APN 1319-30-72<See Exhibits>

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 **June 20, 2014**, in the Office of the County Recorder of Douglas County, Nevada, Official Records, as Document No. <See Exhibit 'A'>, in Book 0614, 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, 2014, 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: 7/21/14

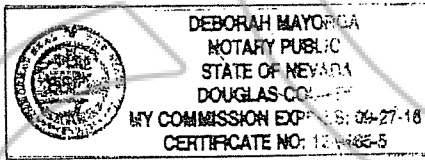
THE RIDGE TAHOE PROPERTY OWNER'S
ASSOCIATION, a Nevada non-profit corporation

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)

This instrument was acknowledged before me on 7/21/14 by Marc B. Preston, the authorized signer of Resort Realty, LLC, a Nevada Limited Liability Company as Attorney-in Fact for The Ridge Tahoe Property Owner's Association, a Nevada non-profit corporation


Notary Public

for clarification: DEBORAH MAYORGA
NOTARY PUBLIC
STATE OF NEVADA
DOUGLAS COUNTY
MY COMMISSION EXPIRES: 09-27-16
CERTIFICATE NO: 12-9465-5



EXHIBIT 'A'
THE RIDGE TAHOE

Reputed Owner	Account No.	Lien Doc. Number	Lien Page	Unit No.	Use Year	Season	Legal Desc.	APN	Delinquent Assessment	Interest Charges
ALSHAAR, Ahmad	31-089-51-82	844924	614	089	Even	Winter	C	1-009	\$ 998.00	\$ 89.82
ASHLOCK, Timothy W. & Carroll L.	31-084-20-01	844925	614	084	Every	Swing	B	1-004	\$ 2,376.21	\$ 653.20
BAGLEY, Steven D. & Linda J.	31-093-36-02	844926	614	093	Every	Winter	B	1-014	\$ 998.00	\$ 89.82
BAYNE, Robert Stephen &										
NUYTS, Michael	32-107-31-02	844927	614	107	Every	Swing	D	2-007	\$ 998.00	\$ 89.82
BLAKE, Harvey L. & Dorothy A.	32-118-16-03	844928	614	118	Every	Summer	D	2-019	\$ 998.00	\$ 89.82
BOHN, Robert J. Sr. & Katherine M.	31-096-22-03	844929	614	096	Every	Swing	B	1-017	\$ 998.00	\$ 89.82
ELLIOTT, Mark B. &										
CAMPBELL, Gail B.	32-116-18-01	844932	614	116	Every	Summer	D	2-017	\$ 998.00	\$ 89.82
CARUTHERS, Kenneth V. & Mary V.	31-092-19-03	844933	614	092	Every	Swing	B	1-013	\$ 3,749.00	\$ 1,135.59
CAVANAUUGH, Duncan P. &										
Gayle Farley	31-095-28-01	844934	614	095	Every	Swing	B	1-016	\$ 2,855.00	\$ 756.06
ZARATE, Ismael Nephi Chynoweth	33-133-43-02	844935	614	133	Every	Winter	E	3-014	\$ 998.00	\$ 98.82
CORNELL, Kenneth R. & Francine L.	31-087-24-01	844936	614	087	Every	Swing	B	1-007	\$ 998.00	\$ 98.82
COX, Kevin M. & Cynthia R.	33-135-18-02	844937	614	135	Every	Summer	E	3-016	\$ 998.00	\$ 98.82
CULLEN FAMILY VACATIONS, LLC.	33-134-13-83	844938	614	134	Even	Summer	F	3-015	\$ 998.00	\$ 98.82
DANNA YACHT CENTER, INC	32-115-17-02	844939	614	115	Every	Summer	D	2-016	\$ 998.00	\$ 98.82
DICIOILL, Damien & Dianna	31-093-01-01	844940	614	093	Every	Summer	B	1-014	\$ 998.00	\$ 98.82
ELLIOTS WORLD, LLC.	33-123-05-03	844941	614	123	Every	Summer	E	3-003	\$ 3,749.00	\$ 1,319.28
ERICKSON, Paul R.	31-096-45-01	844942	614	096	Every	Winter	B	1-017	\$ 3,601.34	\$ 1,423.98
EVANS, Joy R. & Margaret	31-084-52-01	844943	614	084	Every	Winter	B	1-004	\$ 5,522.00	\$ 2,914.38
FINK, Joel H. & COPE, Marilyn J.	33-137-48-01	844944	614	137	Every	Winter	E	3-018	\$ 998.00	\$ 89.82
FIRESIDE REGISTRY, LLC	31-090-03-01	844945	614	090	Every	Summer	B	1-010	\$ 1,940.00	\$ 344.16
FIRESIDE REGISTRY, LLC and										
MENDONCA, Patricia &										
MORRIS, Florence	33-121-25-04	844946	614	121	Every	Swing	E	3-001	\$ 3,749.00	\$ 1,319.28
GALLAGHER, Terrence A. Jr. &										
Michelle L.	33-128-42-02	844947	614	128	Every	Winter	E	3-008	\$ 998.00	\$ 89.82
GARZA, Raymond & Linda	31-086-21-03	844948	614	086	Every	Swing	B	1-006	\$ 998.00	\$ 89.82



EXHIBIT 'A'
THE RIDGE TAHOE

GOERTZEN, Elvin D. & Betty L.	32-114-15A	844950	614	114	Every	Summer	D	2-015	\$ 998.00	\$ 89.82
CUMMINGS, Randy & Kandyce L.	33-138-49-01	844951	614	138	Every	Winter	E	3-019	\$ 998.00	\$ 89.82
HAMM, Thomas C. & Valerie D.										
HAMPION, Paul G. & June L. and SHEPARD, Jeanne, Trustee of the JEANNE SHEPARD REVOCABLE										
LIVING TRUST AGREEMENT	31-099-21-02	844952	614	099	Every	Swing	B	1-020	\$ 998.00	\$ 89.82
HAUSTEIN, Carl W. Jr. & Virginia A.	33-121-34-01	844953	614	121	Every	Winter	E	3-001	\$ 998.00	\$ 89.82
HAUSTEIN, C. Richard	33-122-34-01	844954	614	122	Every	Winter	E	3-002	\$ 998.00	\$ 89.82
KLOPFSTEIN, David N.	31-094-20-05	844955	614	094	Every	Swing	B	1-015	\$ 998.00	\$ 89.82
KOSINS, Mark S. as Trustee under a Declaration of Trust dated May 7, 1977 and KOSINS, Mark S. & Judith L. as Trustors and by MARK S. KOSINS as original Trustee	32-104-15-03	844956	614	104	Every	Summer	D	2-004	\$ 998.00	\$ 89.82
LEE, Darryl E. & Marsha A.	31-091-22A	844958	614	091	Every	Swing	B	1-012	\$ 2,621.34	\$ 591.75
LEONETTI, Shon & Susan	31-081-18-01	844959	614	081	Every	Summer	B	1-001	\$ 1,813.90	\$ 321.63
MALONEY, C.G. & Linda L.	31-096-50-01	844960	614	096	Every	Winter	B	1-017	\$ 998.00	\$ 89.82
MARLOW, Richard G. & Donna M.	33-136-39-01	844961	614	136	Every	Winter	E	3-017	\$ 998.00	\$ 89.82
MAYOR, Carlos P. & Marcelina V.	31-095-01-02	844962	614	095	Every	Summer	B	1-016	\$ 998.00	\$ 89.82
MCNAMEE FAMILY HOLDINGS, LLC	31-094-23-03	844963	614	094	Every	Swing	B	1-015	\$ 998.00	\$ 89.82
MEMORABLE VACATIONS, LLC	31-095-07-02	844964	614	095	Every	Summer	B	1-016	\$ 2,855.00	\$ 728.60
MERCADO, Devin Raul	32-102-10-03	844965	614	102	Every	Summer	D	2-002	\$ 998.00	\$ 89.82
RAY, Patricia L., Trustee of THE PATRICIA L. RAY REVOCABLE LIVING TRUST	33-128-19-03	844968	614	128	Every	Swing	E	3-008	\$ 998.00	\$ 89.82
RESNICK, Herbert & Yvette	32-112-26-01	844969	614	112	Every	Swing	D	2-013	\$ 998.00	\$ 89.82
RICE, Dorothy O. & PARENT, E. Brett	31-085-24-04	844970	614	85	Every	Swing	B	1-005	\$ 998.00	\$ 89.82
RICE, Dorothy O. & PARENT, E. Brett	32-115-03-03	844971	614	115	Every	Summer	D	2-016	\$ 998.00	\$ 89.82
RICHARDSON, Donald R. & Mary Rebecca	32-113-10-01	844972	614	113	Every	Summer	D	2-014	\$ 998.00	\$ 89.82
SANDERS, Christine	31-100-13-83	844973	614	100	Even	Summer	C	1-021	\$ 998.00	\$ 89.82
SCHREIBER, Dave M. & Barbara G.	32-117-26-02	844974	614	117	Every	Swing	D	2-018	\$ 4,638.00	\$ 2,039.52
STANLEY, Daniel J. & Kristie L.	33-137-25-02	844975	614	137	Every	Swing	E	3-018	\$ 831.00	\$ 74.82



EXHIBIT 'A'
THE RIDGE TAHOE

STEWART, Robert M. & Nancy I.	33-139-40-03	844976	614	139	Every	Winter	E	3-020	\$ 998.00	\$ 160.47
STEWART, Robert M. & Nancy I.	33-128-40-03	844977	614	128	Every	Winter	E	3-008	\$ 998.00	\$ 160.47
SURRELL, Patricia A.	33-130-09-02	844978	614	130	Every	Summer	E	3-010	\$ 6,294.86	\$ 4,757.67
WHITE, Dorothy L. & William H., Jr.	31-099-50-01	844980	614	99	Every	Winter	B	1-020	\$ 998.00	\$ 89.82
WRW VACATION PROPERTIES, LLC	33-129-27-82	844981	614	129	Even	Swing	F	3-009	\$ 998.00	\$ 89.82
YUMANG, Lindo B. & Irma F.	33-122-13-01	844982	614	122	Every	Summer	E	3-002	\$ 998.00	\$ 89.82





EXHIBIT "B"

(31)

An undivided 1/51st interest as tenants in common in and to that certain real property and improvements as follows: (A) An undivided 1/20th interest in and to Lot 31 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 081 through 100 (inclusive) as shown on Tahoe Village Unit No. 3, Fifth Amended Map, recorded October 29, 1981, as Document No. 61612, as corrected by Certificate of Amendment recorded November 23, 1981, as Document No. 62661; and (B) Unit No. <See Exhibit 'A'> as shown and defined on said last mentioned map as corrected by said Certificate of Amendment; 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 II recorded February 14, 1984, as Document No. 096759, as amended by document recorded October 15, 1990, as Document No. 236690, 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 Lots 31, 32 or 33 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: 1319-30-721-<See Exhibit 'A'>



EXHIBIT "C"

(31)

An undivided 1/102nd interest as tenants in common in and to that certain real property and improvements as follows: (A) An undivided 1/20th interest in and to Lot 31 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 081 through 100 (inclusive) as shown on Tahoe Village Unit No. 3, Fifth Amended Map, recorded October 29, 1981, as Document No. 61612, as corrected by Certificate of Amendment recorded November 23, 1981, as Document No. 62661; and (B) Unit No. <See Exhibit 'A'> as shown and defined on said last mentioned map as corrected by said Certificate of Amendment; 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 II recorded February 14, 1984, as Document No. 096759, as amended by document recorded October 15, 1990, as Document No. 236690, 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 Lots 31, 32 or 33 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: 1319-30-721-<See Exhibit 'A'>



EXHIBIT "D"

(32)

An undivided 1/51st interest as tenants in common in and to that certain real property and improvements as follows: (A) An undivided 1/20th interest in and to Lot 32 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 101 through 120 (inclusive) as shown on Tahoe Village Unit No. 3, Fifth Amended Map, recorded October 29, 1981, as Document No. 61612, as corrected by Certificate of Amendment recorded November 23, 1981, as Document No. 62661; and (B) Unit No. <See Exhibit 'A'> as shown and defined on said last mentioned map as corrected by said Certificate of Amendment; 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 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 Lots 31, 32 or 33 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: 1319-30-722-<See Exhibit 'A'>



EXHIBIT "E"

(33)

An undivided 1/51st interest as tenants in common in and to that certain real property and improvements as follows: (A) An undivided 1/20th interest in and to Lot 33 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 121 through 140 (inclusive) as shown on that certain Condominium Plan recorded August 20, 1982, as Document No. 70305; 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 III recorded February 21, 1984, as Document No. 097150, as amended by document recorded October 15, 1990, as Document No. 236691, 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 Lots 31, 32 or 33 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: 1319-30-723-<See Exhibit 'A'>



EXHIBIT "F"

(33)

An undivided 1/102nd interest as tenants in common in and to that certain real property and improvements as follows: (A) An undivided 1/20th interest in and to Lot 33 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 121 through 140 (inclusive) as shown on that certain Condominium Plan recorded August 20, 1982, as Document No. 70305; 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 III recorded February 21, 1984, as Document No. 097150, as amended by document recorded October 15, 1990, as Document No. 236691, 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 Lots 31, 32 or 33 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: 1319-30-723-<See Exhibit 'A'>