

DOC # 847156
07/31/2014 09:23AM Deputy: AR
OFFICIAL RECORD
Requested By:
Stewart Title Vacation Own
Douglas County - NV
Karen Ellison - Recorder
Page: 1 of 7 Fee: \$20.00
BK-714 PG-6922 RPTT: 0.00



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

**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 <See Exhibit 'A'>, 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, 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



EXHIBIT 'A'
THE RIDGE TAHOE

Reputed Owner	Account No.	Lien Recording Date	Lien Doc. Number	Lien Page	Unit No.	Use Year	Legal Desc.	Delinquent Assessment	Interest Charges
AK, Ali Rahim	42-295-22-02	6/27/2014	845306	6623	295	Every	B	\$1,125.00	\$101.28
ALLISON, Alistair & TEUTEN, Lucie	42-287-23-01	6/27/2014	845307	6625	287	Every	B	\$998.00	\$89.82
BATTON, Marguerite G.	42-264-28-81	6/27/2014	845308	6627	264	Even	C	\$998.00	\$89.82
LIMMER, Carleen Y. &									
BEBOUT, Alexander J. Jr.	42-266-50-01	6/27/2014	845309	6629	266	Every	B	\$998.00	\$89.82
BUNIO, David J. & Mary A.	42-292-01-82	6/27/2014	845311	6633	292	Even	C	\$998.00	\$84.40
CAPRIA, Kirk & Jennifer and									
POOLE, Jayson & Annette	42-289-09-01	6/27/2014	845312	6635	289	Every	B	\$998.00	\$89.82
CHACKO, Abraham C. & Marykuty C., Trustees of the CHACKO-ABRAHAM FAMILY TRUST									
FAMILY TRUST	42-275-50-81	6/27/2014	845313	6637	275	Even	C	\$998.00	\$89.82
CHILINGIRIAN, Sonia	42-282-09-82	6/27/2014	845314	6639	282	Even	C	\$998.00	\$126.43
CORTEZ, Jorge A. & Dora A.	42-264-10-82	6/27/2014	845315	6641	264	Even	C	\$998.00	\$89.82
DAULTON FOUNDATION	42-277-22-02	6/27/2014	845316	6643	277	Every	B	\$1,125.00	\$101.28
DAVID, Jesus P. & Cynthia J.	42-274-21-82	1/24/2014	837311	4088	274	Even	C	\$2,802.00	\$1,215.96
DAY, Timothy W. & Sara J.	42-275-05-71	6/27/2014	845317	6645	275	Odd	C	\$763.82	\$205.82
DEL PRADO, Bryon Niko &									
Nanilei Dawn Kannanaana	42-272-05-01	6/27/2014	845318	6647	272	Every	B	\$998.00	\$89.82
DENBESTE, Paul & Melody	42-271-21-02	6/27/2014	845319	6649	271	Every	B	\$998.00	\$89.82
DISCALA, Alfred W. & Diana V.	42-279-07-01	6/27/2014	845320	6651	279	Every	B	\$998.00	\$89.82
FORMANEK, Teri L., Trustee of the BRIAN/TERI FORMANEK FAMILY TRUST									
TRUST	42-289-13-01	6/27/2014	845322	6655	289	Every	B	\$998.00	\$89.82
GEMINI INVESTMENT PARTNERS, INC	42-274-45-71	6/27/2014	845323	6657	274	Odd	C	\$942.00	\$268.47
GLENN, Tyrone L.	42-268-21-01	6/27/2014	845324	6659	268	Every	B	\$1,125.00	\$101.28
GREENLEE, Lorna J.	42-267-09-01	6/27/2014	845325	6661	267	Every	B	\$1,025.00	\$97.20
HAIRSTON, Charles & Patricia Tompkins	42-301-19-01	6/27/2014	845327	6665	301	Every	B	\$1,125.00	\$101.28
HARRIS, Terence L.	42-286-09-02	6/27/2014	845328	6667	286	Every	B	\$1,125.00	\$101.28
HILOMEN, Roel B. &									
BAUTISTA-HILOMEN, Arlene Rose	42-270-44-02	6/27/2014	845329	6669	270	Every	B	\$898.00	\$80.82



EXHIBIT 'A'
THE RIDGE TAHOE

HOLMAN, Jeff & Ana	42-287-22-01	6/27/2014	845330	6671	287	Every	B	\$998.00	\$89.82
JOHNSON, William F. & Kathryn L.	42-300-45-82	6/27/2014	845331	6673	300	Even	C	\$998.00	\$89.82
KRANTZ, Ralph M. & Deborah K.	42-266-37-82	6/27/2014	845332	6675	266	Even	C	\$998.00	\$89.82
KNUTSON, Holly J. &									
LUNDGREN, Matthew J.	42-269-41-81	6/27/2014	845333	6677	269	Even	C	\$998.00	\$89.82
MELILLO, Robert Allen	42-273-09-01	6/27/2014	845334	6679	273	Every	B	\$998.00	\$89.82
MICHAEL, Kenneth J. &									
GARCIA-MICHAEL, Frances E.	42-275-24-81	6/27/2014	845335	6681	275	Even	C	\$998.00	\$89.82
MICKELSON, Brian & LOUCKS, Julie	42-302-06-01	6/27/2014	845336	6683	302	Every	B	\$1,715.00	\$313.44
MONKS, David & Ingrid	42-276-49-01	6/27/2014	845337	6685	276	Every	B	\$998.00	\$89.82
MOREIRA, Xiomara	42-260-16-02	6/27/2014	845338	6687	260	Every	B	\$998.00	\$89.82
OLAN, Daniel & Terese D.	42-258-01-02	6/27/2014	845339	6689	258	Every	B	\$2,355.00	\$467.03
OROPEZA, David	42-266-21-82	6/27/2014	845340	6691	266	Even	C	\$998.00	\$89.82
OTT, Victor G. & Kathryn M., Trustees of the VICTOR G. OTT and KATHRYN M.									
OTT LIVING TRUST	42-298-40-01	6/27/2014	845341	6693	298	Every	B	\$998.00	\$89.82
MACHADO, Richard and									
PARDOVICH, Michael & Juanita D.	42-276-04-01	6/27/2014	845342	6695	276	Every	B	\$998.00	\$89.82
PARR, Frank G. & Gale M.	42-283-22-01	6/27/2014	845343	6697	283	Every	B	\$933.25	\$84.00
PAYNE, Harold Lee & Lela Antoinette, Co-Trustee, or their Successors in Trust									
under THE PAYNE FAMILY 1988 TRUST	42-275-33-01	6/27/2014	845344	6699	275	Every	B	\$998.00	\$89.82
PETERS, Carol L. & A. Wayne	42-272-33-01	6/27/2014	845346	6703	272	Every	B	\$998.00	\$89.82
PHAM, Cat-Khanh & HO, Xuan Loan	42-290-02-01	6/27/2014	845347	6705	290	Every	B	\$1,940.00	\$344.16
ROBINSON, Willie J. & Lasonda G.	42-292-23-81	6/27/2014	845349	6709	292	Even	C	\$998.00	\$89.82
ROBINSON, Janet B. Trustee for THE JANET B. ROBINSON REVOCABLE TRUST AGREEMENT	42-279-51-01	6/27/2014	845350	6711	279	Every	B	\$998.00	\$89.82
SORENSEN, Kerry & Vicki	42-288-47-01	6/27/2014	845351	6713	288	Every	B	\$3,749.00	\$1,319.28
STANLEY, Earl W. & Renee M.	42-260-41-82	6/27/2014	845352	6715	260	Even	C	\$998.00	\$76.55
SWENSON, Brad	42-276-03-02	6/27/2014	845354	6719	276	Every	B	\$998.00	\$89.82



EXHIBIT 'A'
THE RIDGE TAHOE

TAMBUA, Thomas & Insu Kim	42-293-06-01	6/27/2014	845355	6721	293	Every	B	\$998.00	\$89.82
TREVINO, Rene C. & Edith C.	42-263-13-71	6/27/2014	845356	6723	263	Odd	C	\$312.20	\$161.20
WINDHAM-GREEN, Denise	42-298-17-02	6/27/2014	845357	6725	298	Every	B	\$998.00	\$89.82
WINDRESS, Douglas J. & Joell M.	42-259-09-01	6/27/2014	845358	6727	259	Every	B	\$1,777.00	\$323.45
WON, Andrew & O'NEIL, Elaine	42-271-35-01	6/27/2014	845359	6729	271	Every	B	\$998.00	\$89.82
YOUNG, Nick & Kim A.	42-263-29-71	6/27/2014	845362	6735	263	Odd	C	\$1,631.00	\$642.89

COPY



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^{ths} 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 1/48th 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