

DOC # 848028
08/18/2014 10:31AM Deputy: GB

OFFICIAL RECORD

Requested By:

Stewart Title Vacation Ownr

Douglas County - NV

Karen Ellison - Recorder

Page: 1 of 8 Fee: \$21.00

BK-814 PG-3749 RPTT: 0.00



A portion of APN 1319-30-643-_____

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 **July 11, 2014**, in the Office of the County Recorder of Douglas County, Nevada, Official Records, as Document No. <See Exhibit 'A'>, in Book 0714, 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: August 11, 2014

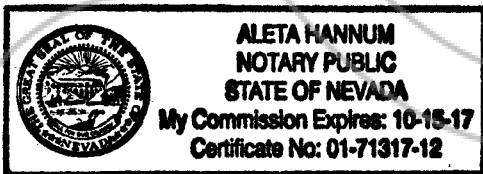
THE RIDGE TAHOE PROPERTY OWNER'S
ASSOCIATION, a Nevada non-profit corporation

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 August 11, 2014 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

EXHIBIT 'A'
 THE RIDGE TAHOE

Reputed Owner	Account No.	Lien Doc. Number	Lien Page	Unit No.	Use Year	Legal Desc. Exhibit	APN	Delinquent Assessment	Interest Charges
AKIN, Julie	28-014-42-82	846125	2598	014	Even	C	017	\$ 998.00	104.79
ALCALA, Naomi	28-035-17-02	846126	2600	035	Every	B	042	\$ 998.00	104.79
ALGER, George M. & Marsha L.	28-020-15-01	846127	2602	020	Every	B	025	\$ 998.00	104.79
AMUNDSON, Paul & Susan	28-012-01-01	846128	2604	012	Every	B	013	\$ 998.00	104.79
ANSARI, Aftab Ahmed	28-006-28-82	846129	2606	006	Even	C	006	\$ 998.00	104.79
APARRI, Rodolfo C. & Nelia R.	28-001-13-02	846130	2608	001	Every	B	001	\$ 998.00	104.79
BARROZO, Juan Flores &									
GUTHRIE, Hue T.	28-030-14-03	846131	2610	030	Every	B	037	\$ 998.00	104.79
BERGMANIS, Adoree Annette	28-009-45-01	846133	2614	009	Every	B	010	\$ 1,940.00	359.13
BORGER, Ardee M. &									
BORGER, Daisy O.	28-047-31-02	846135	2618	047	Every	B	055	\$ 998.00	104.79
BRENNER, Roy L. & Louise	28-032-30-01	846136	2620	032	Every	B	039	\$ 898.00	95.79
BUCHANAN, Dennis E. & Sherry D.	28-028-19-01	846137	2622	028	Every	B	033	\$ 998.00	104.79
BULANTE, Dee & Christine	28-048-34-01	846139	2626	048	Every	B	056	\$ 1,940.00	373.26
BUTLER, Thomas R. & Betty W.	28-045-42-01	846140	2628	045	Every	B	053	\$ 1,940.00	373.26
CALAIS, Steven M. & Cathy J.	28-039-18-82	846141	2630	039	Even	C	046	\$ 998.00	140.79
CALLARY, Paul R. Jr. & Ruby	28-010-21-01	846142	2632	010	Every	B	011	\$ 1,940.00	373.26
CAMPOS, Horacio P. & Martha A.	28-042-41-83	846143	2634	042	Even	C	050	\$ 998.00	109.77
CLOWERS, Larry J. & Brenda K.	28-001-25-71	846144	2636	001	Odd	B	001	\$ 942.00	268.47
COATES, Arnold N. & Barbara I.	28-024-21-01	846145	2638	024	Every	B	029	\$ 1,940.00	260.22
CONTRERAS, John M. & ZIB, Sandra J.	28-047-35-82	846146	2640	047	Even	C	055	\$ 998.00	104.79
COOTS, Jerald & Janet and									
COOTS, Bradley & Carmen	28-028-03-02	846147	2642	028	Every	B	033	\$ 998.00	104.79
COSIER, Howard J.	28-006-03-01	846148	2644	006	Every	B	006	\$ 998.00	104.79
CRISTLER, James Dale & Joy Lynn, Trustees of THE CRISTLER FAMILY									
2010 REVOCABLE TRUST	28-025-07-81	846149	2646	025	Even	C	030	\$ 998.00	104.79
CROAN, Lynn D. & Lynette L.	28-008-23-71	846150	2648	008	Odd	C	009	\$ 942.00	268.47
DARNLEY, Frederick H. & Lori A.	28-040-39-84	846151	2650	040	Even	C	048	\$ 998.00	104.55
DELILLO, Aldo P. & Anna F.	28-007-42-81	846152	2652	007	Even	C	008	\$ 998.00	104.79
DEMCHAK, Thomas J. & Constance A.	28-049-02-01	846153	2654	049	Every	B	057	\$ 1,940.00	373.26

EXHIBIT 'A'
 THE RIDGE TAHOE

DEMOURKAS, John	28-037-39-01	846154	2656	037	Every	B	044	\$ 998.00	104.79
DIXON, William R. II & Jane E.	28-039-51-01	846155	2658	039	Every	B	046	\$ 998.00	104.79
DUPUY, Mark & Mary C.	28-046-48-01	846156	2660	046	Every	B	054	\$ 1,504.78	519.32
EDER, Benedict & LEMAY-EDER, Carla	28-045-07-81	846157	2662	045	Every	B	053	\$ 998.00	104.79
EDID, William A.	28-012-14-01	846158	2664	012	Every	B	013	\$ 1,940.00	373.26
ELDRIDGE, JA. & JA.	28-029-32-01	846159	2666	029	Every	B	036	\$ 1,355.44	250.48
EVISON, Angela M.	28-032-13-02	846160	2668	032	Every	B	039	\$ 2,355.00	731.39
FARADA FAMILY HOLDINGS, LLC.	28-039-34-82	846161	2670	039	Even	C	046	\$ 1,913.00	530.42
FLORES, Samuel G. & Kathleen A.	28-013-42-02	846162	2672	013	Every	B	016	\$ 1,940.00	373.26
FORD, Dennis Christopher & Helen-Marie	28-050-22-82	846163	2674	050	Even	C	058	\$ 998.00	104.79
GABEL, Roxanne	28-037-20-83	846164	2676	037	Even	C	044	\$ 998.00	104.79
GALAM, Jimmy D. & Loretta A.	28-017-20-01	846165	2678	017	Every	B	020	\$ 998.00	104.79
GANDIONCO, Jose Enrico & Judith Socorro	28-039-37-01	846166	2680	039	Every	B	046	\$ 1,940.00	223.26
GARNES, Barry N. & Sherry M.	28-024-27-01	846167	2682	024	Every	B	029	\$ 1,940.00	371.39
GEMINI INVESTMENT PARTNERS, INC.	28-024-44-01	846168	2684	024	Every	B	029	\$ 1,940.00	223.26
GIEBNER, Roberta J.	28-003-09-01	846170	2688	003	Every	B	003	\$ 998.00	104.79
GONZALES, Emanuel G. & Frances E.	28-020-30-82	846171	2690	020	Even	C	025	\$ 998.00	104.79
GORHAM, E. Timothy Jr.	28-027-01-01	846172	2692	027	Every	B	032	\$ 1,940.00	373.26
HANSON, Dwight F. & VILLALOBOS, Gina M.	28-019-27-01	846174	2696	019	Every	B	024	\$ 998.00	104.79
HATTIN, Roosevelt Jr. & MORGAN, Gloria	28-035-31-01	846176	2700	035	Every	B	042	\$ 998.00	115.16
HERMILLER, James D. & Patricia A.	28-047-50-01	846177	2702	047	Every	B	055	\$ 998.00	104.79
HIGGINS, Peter B. & Joanne C.	28-008-30-02	846178	2704	008	Every	B	009	\$ 1,940.00	373.26
HOUCARD, Cortlandt P. & Mary K.	28-049-41-82	846179	2706	049	Even	C	057	\$ 998.00	104.79
HOUGH, Frederick A. & Pamela J.	28-049-27-82	846180	2708	049	Even	C	057	\$ 998.00	104.79
HOUSE, Marcus & Jo-Anna	28-045-07-73	846181	2710	045	Odd	C	053	\$ 942.00	268.47
HUDSON, Patricia	28-003-30-81	846182	2712	003	Even	C	003	\$ 998.00	104.79
IWATA, Donald S. & Susan S.	28-009-25-01	846183	2714	009	Every	B	010	\$ 998.00	104.79
KACZ, Robert & Jean, Trustors and Trustees of THE KACZ FAMILY REVOCABLE LIVING TRUST	28-001-35-81	846187	2739	001	Even	C	001	\$ 998.00	104.79
KUHN, Marianna J.	28-029-06-83	846189	2743	029	Even	C	036	\$ 998.00	104.79



EXHIBIT 'A'
THE RIDGE TAHOE

LAM, Kenneth M.	28-048-38-01	846190	2745	048	Every	B	056	\$ 998.00	133.05
LAMBERT, Elan Consuelia	28-017-35-81	846191	2747	017	Even	C	020	\$ 998.00	104.79
LEONETTI, Shon & Susan	28-044-40-02	846192	2749	044	Every	B	052	\$ 998.00	73.38
LIAO, Reynaldo R. & Elizabeth	28-006-01-03	846193	2751	006	Every	B	006	\$ 4,238.00	1,779.10
LONG, David N. & Linda M.	28-026-22-01	846194	2753	026	Every	B	031	\$ 2,154.00	687.92
LOVE, Verna M. & PETE, Betty J.	28-029-12-01	846195	2755	029	Every	B	036	\$ 602.65	64.40
MALINI TOURS, LLC.	28-045-39-82	846196	2757	045	Even	C	053	\$ 998.00	104.79
MCCRADY, Eric & Stacy	28-002-36-81	846199	2763	002	Even	C	002	\$ 998.00	104.79
MEADOWS, Edwards S. & Juana M. and									
BUHNS, David L. & Joyce J.	28-009-04-01	846200	2765	009	Every	B	010	\$ 998.00	104.79
MICKIE, Travis J.	28-046-15-81	846201	2767	046	Even	C	054	\$ 998.00	104.79
PETRUS, Nicole H.	28-003-20-81	846203	2771	003	Even	C	003	\$ 998.00	104.79
REYNOLDS, Troy & Katherine	28-050-29-81	846205	2775	050	Even	C	058	\$ 998.00	104.79
RMA FAMILY ASSOCIATES, INC.	28-008-49-01	846206	2777	008	Every	B	009	\$ 998.00	104.79
ROBIN DONNER, LLC	28-022-38-83	846207	2779	022	Even	C	027	\$ 998.00	104.79
SADA, Jaime Gutierrez &									
JOHNSON, Craig M.	28-014-08-01	846209	2783	014	Every	B	017	\$ 998.00	104.63
SADA, Jaime Gutierrez	28-032-24-01	846210	2785	032	Every	B	039	\$ 998.00	104.79
SALAZAR, Juan Jose	28-050-38-01	846211	2787	050	Every	B	058	\$ 1,940.00	373.26
SEEVERS, Greg & Janice	28-002-07-82	846212	2789	002	Even	C	002	\$ 998.00	104.79
SIRI, Gregory R. & Honore	28-040-09-01	846214	2793	040	Every	B	048	\$ 875.00	93.99
SMITH, Mark H. Jr. & Patricia D.	28-025-02-81	846215	2795	025	Even	C	030	\$ 998.00	104.79
SOUKSAVATH, Vongsanit	28-044-39-81	846216	2797	044	Even	C	052	\$ 998.00	104.79
STEPHENS, Todd	28-019-34-01	846217	2799	019	Every	B	024	\$ 998.00	104.79
TAGGART, Samuel M. &									
ROMERO, Xochitl G.	28-039-11-01	846218	2801	039	Every	B	046	\$ 998.00	104.79
TAKESHITA, H.	28-015-16-01	846219	2803	015	Every	B	018	\$ 829.56	339.59
TARAYA, Roger & Janet	28-009-03-81	846220	2805	009	Even	C	010	\$ 973.89	102.99
LA BARBERA, Thomas E. &									
Georgette A., Trustee of the TEGAL TRUST	28-010-07-81	846222	2809	010	Even	C	011	\$ 1,244.25	340.71
TILLEY, Daryl S. III & LANDRY, Maggie	28-037-23-01	846223	2811	037	Every	B	044	\$ 998.00	104.79
TIMESHARE ALTERNATIVES	28-020-49-01	846224	2813	020	Every	B	025	\$ 1,940.00	256.86
TIMESHARE LIQUIDATORS, LLC.	28-023-20-01	846225	2815	023	Every	B	028	\$ 285.55	757.3
TIPMONGKOL, Mark T. & Aileen J.	28-025-23-01	846226	2817	025	Every	B	030	\$ 998.00	104.79



EXHIBIT 'A'
THE RIDGE TAHOE

TOTONCHI, Mehran	28-023-13-02	846227	2819	023	Every	B	028	\$ 998.00	104.79
VAN BEVEREN, Jeff E. & Shirley M.	28-006-44-01	846228	2821	006	Every	B	006	\$ 998.00	104.79
VARGAS BARRERA, Jose &									
DE VARGAS, Laura Elizondo	28-021-02-01	846229	2823	021	Every	B	026	\$ 998.00	104.79
WALTERS, Daniel Richard	28-025-36-82	846230	2825	025	Even	C	030	\$ 998.00	104.79
WARLUCK, Philip O.	28-018-05-01	846231	2827	018	Every	B	023	\$ 998.00	104.79
WARLUCK, Philip O.	28-036-28-02	846232	2829	036	Every	B	043	\$ 998.00	104.79
WENCLAWSKI, Lawrence E. &									
DALY, Elizabeth	28-014-35-81	846233	2831	014	Even	C	017	\$ 998.00	104.79
WESTHOFF, Gary C. & Suzanne	28-034-01-81	846234	2833	034	Even	C	041	\$ 998.00	104.79
WHITE, Ken & Emily	28-028-21-82	846235	2835	028	Even	C	033	\$ 998.00	104.79
WHITTINGTON, Jim D. & Nelda	28-016-50-01	846236	2837	016	Every	B	019	\$ 998.00	104.79
WICKHAM, Jeffrey Jon & Tricia Christine	28-021-31-02	846237	2839	021	Every	B	026	\$ 998.00	104.79
WONG, Carol H.	28-005-38-71	846239	2843	005	Odd	C	005	\$ 942.00	268.47
WRW VACATION PROPERTIES, LLC	28-014-28-01	846240	2845	014	Every	B	017	\$ 998.00	104.79
ZOWADA, Merlin & Lori	28-007-21-81	846241	2847	007	Even	C	008	\$ 998.00	104.79



EXHIBIT "B"

(28)

An undivided 1/51st interest as tenants in common in and to that certain real property and improvements as follows: (A) An undivided 1/50th interest in and to Lot 28 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 1 through 50 (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 Six, recorded December 18, 1990, as Document No. 241238, as amended by Amended Declaration of Annexation of The Ridge Tahoe Phase Six, recorded February 25, 1992, as Document No. 271727, 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 Lot 28 only, for one week each year in accordance with said Declarations.

A Portion of APN: 1319-30-643-<See Exhibit 'A'>



EXHIBIT "C"

(28)

An undivided 1/102nd interest as tenants in common in and to that certain real property and improvements as follows: (A) An undivided 1/50th interest in and to Lot 28 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 1 through 50 (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 Six, recorded December 18, 1990, as Document No. 241238, as amended by Amended Declaration of Annexation of The Ridge Tahoe Phase Six, recorded February 25, 1992, as Document No. 271727, 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 28 only, for one week every other year in <See Exhibit 'A'> - numbered years in accordance with said Declarations.

A Portion of APN: 1319-30-643-<See Exhibit 'A'>