

A portion of APN 1319-30-644-_____

RECORDING REQUESTED BY:
Stewart Vacation Ownership

WHEN RECORDED MAIL TO:
Stewart Vacation Ownership
10 Graves Dr.
Dayton, NV 89423

DOC # 848499
08/22/2014 12:42PM Deputy: PK
OFFICIAL RECORD
Requested By:
Stewart Title Vacation Own
Douglas County - NV
Karen Ellison - Recorder
Page: 1 of 7 Fee: \$20.00
BK-814 PG-5576 RPTT: 0.00



**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 18, 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

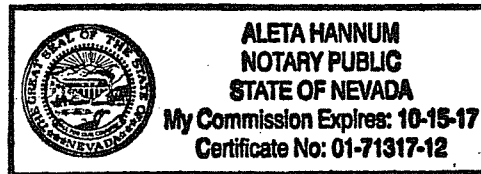




Exhibit 'A'

Reputed Owner	Account No.	Lien Doc. Number	Lien Page	Unit No.	Use Year	Use Season	Assessor's Parcel No.	Legal Desc. Exhibit	Delinquent Assess.	Interest Charges
ALTMAN, Robert J. & Carol J.	37-149-15-01	846556	4169	149	Every	Prime	057	B	\$998.00	\$104.79
ALVAREZ, Rafael E. & OLIVA, Carolina S.	37-201-36-82	846558	4173	201	Even	Prime	112	C	\$998.00	\$104.79
BALL, Gerald L. & Diane W.	37-171-08-81	846559	4175	171	Even	Prime	080	C	\$998.00	\$104.79
BARTZ, Donald M. & Karen C.	37-195-44-83	846560	4177	195	Even	Swing	106	C	\$998.00	\$104.79
BARZEELE, James R. & Carol A.	37-047-47-81	846561	4179	047	Even	Swing	010	C	\$998.00	\$104.79
BELL, Langedon & Judith A. BENEVIDES, Albelardo &	37-197-21-03	846562	4181	197	Every	Prime	108	B	\$1,940.00	\$373.26
RUIZ-BENAVIDES, Rosie	37-199-31-81	846563	4183	199	Even	Prime	110	C	\$998.00	\$104.79
BETTS, Bruce A. & Janet C.	37-151-42-81	846564	4185	151	Even	Swing	059	C	\$998.00	\$104.79
BLAYDEN, Robert E. & Shirley L.	37-148-11-82	846565	4187	148	Even	Prime	056	C	\$998.00	\$104.79
BOWKER, M.K.	37-077-42-81	846566	4189	077	Even	Swing	044	C	\$998.00	\$104.79
BUTLER, Barbara A.	37-044-48-01	846568	4193	044	Every	Swing	006	B	\$998.00	\$104.79
CAMPBELL, Stephen A.	37-040-51-81	846569	4195	040	Even	Swing	002	C	\$998.00	\$104.79
CASBURN, C. Lynn & C. Joel	37-044-34-82	846570	4197	044	Even	Prime	006	C	\$998.00	\$78.36
CASTANARES, Angel & Lorenza	37-195-49-01	846571	4199	195	Every	Swing	106	B	\$998.00	\$131.72
CHAMPAGNE, Charles, and WOOD, W.Thomas & Sarah J.	37-080-48-01	846572	4201	080	Every	Swing	047	B	\$1,940.00	\$373.26
COPER FAMIL HOLDING, LLC	37-164-17-81	846574	4205	164	Even	Prime	073	C	\$998.00	\$104.79
COSIER, Howard J.	37-070-28-02	846576	4209	070	Every	Prime	037	B	\$998.00	\$104.79
CRAWFORD, James & Bonnie K.	37-143-37-81	846578	4213	143	Even	Prime	051	C	\$998.00	\$104.79
CULLEN FAMILY VACATIONS, LLC	37-060-34-01	846579	4215	060	Every	Prime	025	B	\$998.00	\$104.79
DENNIS, Michael V., Ph.D.	37-060-30-01	846581	4219	060	Every	Prime	025	B	\$998.00	\$104.79
DESAI, Asha K., Aadip K. & Nirav K.	37-178-33-01	846582	4221	178	Every	Prime	088	B	\$998.00	\$104.79
DIDIER, Robert G. & Jacquelyn R., Co-Trustees of the DIDIER										
FAMILY LIVING TRUST	37-058-21-01	846583	4223	058	Every	Prime	023	B	\$998.00	\$104.79
DURASTANTI, Louis & Carmen	37-078-51-01	846584	4225	078	Every	Swing	045	B	\$998.00	\$104.16
DURFEE, Wilbur H. & Mary Ann	37-177-37-02	846585	4227	177	Every	Prime	087	B	\$998.00	\$104.79
ECHAN, George W. Jr.	37-142-46-81	846586	4229	142	Even	Swing	049	C	\$998.00	\$104.79
EDDY, Crystal	37-168-14-01	846587	4231	168	Every	Prime	077	B	\$998.00	\$104.79



Exhibit 'A'

Trustees of THE ROBERT A. ELLIS, Robert A. & Frances C., AND FRANCES C. ELLIS TRUST												
EVE, Stuart N.	37-165-09-82	846588	4233	165	Even	Prime	074	C	\$998.00	\$104.79		
FILER, Frank G. & Barbara J.	37-168-17-01	846589	4235	168	Every	Prime	077	B	\$974.45	\$125.89		
FISHER, Larry & Carmen	37-151-12-01	846590	4237	151	Every	Prime	059	B	\$848.25	\$241.91		
FRANKLIN, Robert W. & Barbara L.	37-202-49-01	846591	4239	202	Every	Swing	113	B	\$998.00	\$104.79		
FRITZ, John W. & Elaine	37-069-48-01	846592	4241	069	Every	Swing	036	B	\$998.00	\$104.79		
GARRETT, Billy Dean & Deborah J.	37-174-36-01	846593	4243	174	Every	Prime	083	B	\$998.00	\$104.79		
GARZA, Benito & Elva O.	37-060-46-02	846594	4245	060	Every	Swing	025	B	\$998.00	\$104.79		
GEMINI INVESTMENT PARTNERS, INC.	37-189-41-82	846595	4247	189	Even	Swing	099	C	\$998.00	\$104.79		
GIEBNER, Roberta J.	37-174-18-01	846596	4249	174	Every	Prime	083	B	\$998.00	\$104.79		
GILLILAND, Scott J. & Patricia and SHEFFIELD, Wayne M. & Susan Fay	37-181-06-02	846597	4251	181	Every	Prime	091	B	\$998.00	\$104.79		
GRJALVA, Manuel A. & Ellen D.	37-049-26-81	846598	4253	049	Even	Prime	012	C	\$998.00	\$104.79		
GROVE, Adam W. & Julia D.H.	37-061-30-81	846599	4255	061	Even	Prime	026	C	\$998.00	\$104.79		
GUZMAN S., Jorge	37-185-35-81	846600	4257	185	Even	Prime	095	C	\$998.00	\$104.79		
HAYNES FAMILY HOLDINGS, LLC	37-057-32-01	846601	4259	057	Every	Prime	022	B	\$998.00	\$104.79		
HERNANDEZ, Jose L. & Olivia R., Trustees of the JOSE AND OLIVIA	37-041-46-82	846602	4261	041	Even	Swing	003	C	\$998.00	\$104.79		
HERNANDEZ TRUST	37-155-51-02	846603	4263	155	Every	Swing	063	B	\$998.00	\$104.79		
HOOKER, Loren & Gloria	37-178-08-83	846604	4265	178	Even	Prime	088	C	\$998.00	\$104.79		
ISTENES, Lee A.	37-191-42-82	846605	4267	191	Even	Swing	102	C	\$998.00	\$104.79		
JACKSON, Montgomery C. & Kathleen A.	37-168-48-81	846606	4269	168	Even	Swing	077	C	\$998.00	\$104.79		
JONES, Leon A. & Fannie S.	37-039-35-84	846607	4271	039	Even	Prime	001	C	\$998.00	\$104.79		
KOLEV, Hristo N. & Maria R.	37-040-20-83	846609	4275	040	Even	Prime	002	C	\$998.00	\$104.79		
KROHN, Nelda J.	37-174-42-01	846610	4277	174	Every	Swing	083	B	\$998.00	\$104.79		
KRUTEIN, Helmut E. & Gisela M., Trustees under THE KRUTEIN TRUST AGREEMENT	37-157-27-01	846611	4279	157	Every	Prime	065	B	\$998.00	\$104.79		
LANIER, Brandi	37-179-46-81	846613	4283	179	Even	Swing	089	C	\$998.00	\$104.79		
LANK, L.H. & Mary J.	37-073-01-01	846614	4285	073	Every	Prime	040	B	\$761.00	\$158.94		
LITTLE, Jerry & Louise	37-080-01-01	846615	4287	080	Every	Prime	047	B	\$1,939.73	\$373.26		
LOPEZ, Agustín M. & Amalia S.	37-151-27-01	846616	4289	151	Every	Prime	059	B	\$998.00	\$104.79		
LUXURY TIMESHARE SALES, LLC	37-198-10-01	846619	4295	198	Every	Prime	109	B	\$998.00	\$103.43		
MAGALLANES, Brunilda M.	37-197-09-01	846621	4299	197	Every	Prime	108	B	\$998.00	\$104.79		



Exhibit 'A'

MANGINI, Michael A. & Patricia J.	37-164-16-01	846622	4301	164	Every	Prime	073	B	\$998.00	\$104.79
MARQUETTE, Reynolds & Kala	37-063-05-02	846623	4303	063	Every	Prime	028	B	\$998.00	\$104.79
MCCALLUM, James A. M.D. & Catherine A.	37-066-48-81	846625	4307	066	Even	Swing	031	C	\$998.00	\$104.79
MCNAMEE FAMILY HOLDINGS, LLC	37-148-50-01	846626	4309	148	Every	Swing	056	B	\$998.00	\$104.79
MEIDINGER, Adam & Ruth J.	37-181-35-02	846627	4311	181	Every	Prime	091	B	\$998.00	\$104.79
MEYER, Richard A. & Deanna M.	37-142-16-01	846628	4313	142	Every	Prime	049	B	\$998.00	\$104.79
MORALES, Elizabeth Jean	37-148-22-81	846630	4317	148	Even	Prime	056	C	\$998.00	\$104.79
MUGRIDGE, Michael A. & Christine S. & MCBRIDE, Gerald W. & Susan M.	37-060-14-02	846631	4319	060	Every	Prime	025	B	\$8,226.50	\$14,504.93
MUNLEY, Christopher Jude & MCFARLAND-MUNLEY, Brenda	37-071-32-02	846632	4321	071	Every	Prime	038	B	\$998.00	\$104.79
SYSTEMS PLUS, INC.	37-077-21-01	846633	4323	077	Every	Prime	044	B	\$998.00	104.79



EXHIBIT "B"

(37)

An undivided 1/51st interest as tenants in common in and to that certain real property and improvements as follows: (A) An undivided 1/106th interest in and to Lot 37 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 039 through 080 (inclusive) and Units 141 through 204 (inclusive) as shown on that certain Condominium Plan recorded July 14, 1988, as Document No. 182057; 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 Five recorded August 18, 1988, as Document No. 184461, 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 Lot 37 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: 1319-30-644-<See Exhibit 'A'>



EXHIBIT "C"

(37)

An undivided 1/102nd interest as tenants in common in and to that certain real property and improvements as follows: (A) An undivided 1/106th interest in and to Lot 37 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 039 through 080 (inclusive) and Units 141 through 204 (inclusive) as shown on that certain Condominium Plan recorded July 14, 1988, as Document No. 182057; 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 Five recorded August 18, 1988, as Document No. 184461, 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 Lot 37 only, for one week every other year in the <See Exhibit 'A'> -numbered years in the <See Exhibit 'A'> "Season" as defined in and in accordance with said Declarations.

A Portion of APN: 1319-30-644-<See Exhibit 'A'>