

A portion of APN 1319-30-645-003 <See Exhibit 'A'>
A portion of APN 1319-30-723-015 <See Exhibit 'A'>

DOUGLAS COUNTY, NV	2015-866425
Rec:\$20.00	
\$20.00 Pgs=7	07/17/2015 08:38 AM
STEWART TITLE VACATION OWNERSHIP	
KAREN ELLISON, RECORDER	

RECORDING REQUESTED BY:
Stewart Vacation Ownership

WHEN RECORDED MAIL TO:
Stewart Vacation Ownership
3476 Executive Pointe Way #16
Carson City, NV 89706

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 6, 2015** or **June 12, 2015**, in the Office of the County Recorder of Douglas County, Nevada, Official Records, as Document No. <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, 2015, 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 Vacation Ownership Title Agency Inc., a Florida 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: 7.3.15

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


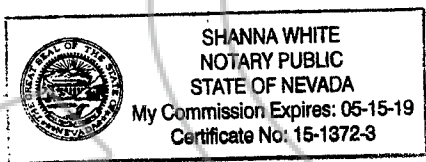
By: Resort Realty, LLC, a Nevada Limited Liability
Company, its Attorney-in-Fact



Marc B. Preston, Authorized Agent

STATE OF NEVADA)
) SS
COUNTY OF DOUGLAS)

This instrument was acknowledged before me on 7.3.15 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	Unit No.	Use Year	Legal Desc. Exhibit	Delinquent Assessment	Interest Charges
ABELON, Jerome	42-267-12-01	0863959	267	Annual	B	\$1,025.00	\$180.10
ANDERSON, T.L.	42-283-23-71	0863962	283	Odd	C	\$1,025.00	\$92.28
BEJINES, Gabriel & DUGUETTE, Tara	42-302-49-01	0863963	302	Annual	B	\$1,025.00	\$92.28
BLACH, Matthew James	42-263-39-01	0863964	263	Annual	B	\$1,025.00	\$61.52
BYRNE, Kent	42-288-45-02	0863967	288	Annual	B	\$1,025.00	\$92.28
CLARKE, Lauren & Justin	42-280-41-71	0863968	280	Odd	C	\$1,025.00	\$92.28
COSTELLO, Michael L. & Edda Y.	42-297-36-01	0863970	297	Annual	B	\$1,025.00	\$92.28
CULLEN FAMILY VACATIONS, LLC	42-261-14-01	0863972	261	Annual	B	\$1,025.00	\$92.28
CULLEN FAMILY VACATIONS, LLC	42-285-26-71	0863973	285	Odd	C	\$1,025.00	\$92.28
CULLEN FAMILY VACATIONS, LLC	42-293-34-01	0863974	293	Annual	B	\$1,025.00	\$92.28
DAHLE, Charles M. & Beverly J.	42-267-50-02	0863975	267	Annual	B	\$1,025.00	\$92.28
DINSMORE, Anthony W. & Jennifer R.	42-285-44-81	0863978	285	Even	C	\$895.50	\$246.36
ESREY, Denise	42-265-07-01	0863980	265	Annual	B	\$1,025.00	\$92.28
FAHIE, Kalima T.	42-295-10-01	0863981	295	Annual	B	\$1,155.00	\$103.98
FORTMAN, Jan E.	42-272-27-01	0863982	272	Annual	B	\$1,025.00	\$92.28
FOSTER, Stephen & Laura M.	42-259-10-01	0863983	259	Annual	B	\$1,155.00	\$103.98
FRANKLIN, Joseph A.	42-284-33-01	0863984	284	Annual	B	\$1,025.00	\$92.28
FURUGORI, John T. & Esther E.	42-294-35-01	0863985	294	Annual	B	\$1,025.00	\$92.28
GAVIGAN, Randy P.	42-264-09-71	0863986	264	Odd	C	\$1,025.00	\$92.28
GENNARO, Carl F. & Tammy F.	42-272-14-71	0863987	272	Odd	C	\$3,395.00	\$1,926.60
GRANT, Cambria E.	42-263-25-81	0863989	263	Even	C	\$798.00	\$231.96
GRAYSON, Alice F.	42-260-31-72	0863990	260	Odd	C	\$1,025.00	\$92.28
HAMM, Valerie Diane & Thomas C.	42-275-24-71	0863992	275	Odd	C	\$1,025.00	\$92.28
HOWSER, Ronda L.	42-301-06-72	0863993	301	Odd	C	\$1,154.86	\$103.92
JACKSON, Walter	42-278-31-71	0863995	278	Odd	C	\$1,025.00	\$92.28
JUDD, Kenneth P. & Nadine S.	42-270-43-01	0863997	270	Annual	B	\$1,025.00	\$92.28
KAUFMAN, Michelle	42-282-34-01	0863998	282	Annual	B	\$1,025.00	\$92.28
KNIE, David D. & LIBERATO, Carolina	42-261-39-75	0863923	261	Odd	C	\$1,025.00	\$92.28

EXHIBIT 'A'						
THE RIDGE TAHOE						
MAGPUSAO, Joey C. & SANTOS, Lani M. & MALLARI, Norma M.	42-283-02-01	0863946	283	Annual	B	\$6,547.00 \$4,001.04
MARTIROSIAN TRUST, MARTIROSIAN, Zarkis Trustee	42-264-30-01	0863924	264	Annual	B	\$1,025.00 \$92.28
MATTHEWS, Robert	42-302-24-01	0863925	302	Annual	B	\$1,025.00 \$92.28
MAYR, David Thomas	42-290-28-01	0863926	290	Annual	B	\$1,025.00 \$92.28
MORTON, Michael Ray & Mary Lynn	42-282-17-01	0863928	282	Annual	B	\$1,025.00 \$152.16
NELSON, Darlene & DECKER, William S.	42-298-15-02	0863929	298	Annual	B	\$1,025.00 \$92.28
OJIMET, Andrew J. & Kimberly D.	42-277-51-01	0863930	277	Annual	B	\$1,155.00 \$103.92
PECINA, Uzziel & Adriana	42-262-39-02	0863931	262	Annual	B	\$2,023.00 \$3,219.30
PERDRIAU, Leslie C. & Monika A.	42-256-42-01	0863933	256	Annual	B	\$1,025.00 \$92.28
PETERS, Paige D.	42-261-49-02	0863934	261	Annual	B	\$1,025.00 \$61.52
PHILLIPPE, Peter & PLESS-PHILLIPPE, Nancy	42-284-04-01	0863935	284	Annual	B	\$1,025.00 \$1,359.74
PICHARDO, Anthony & MORALES, Elisa	42-294-09-71	0863936	294	Odd	C	\$1,025.00 \$92.28
REESE, Horace Jr. & Joyce A.	42-275-23-71	0863938	275	Odd	C	\$1,025.00 \$92.28
REYES, Tito A. & NELLY	42-296-11-82	0863939	296	Even	C	\$846.41 \$268.51
RIVERA, Walter I.	42-292-32-01	0863940	292	Annual	B	\$5,560.34 \$3,081.91
ROOT, Grayson	42-277-32-01	0863941	277	Annual	B	\$1,155.00 \$103.98
ROSATI, Italo & Rita	42-280-01-01	0863942	280	Annual	B	\$1,025.00 \$92.28
SAGE FORTTEEN LLC	42-259-34-01	0863945	259	Annual	B	\$1,155.00 \$103.98
SCHWARTZ, Kenneth R. & Carolyn C.	42-275-49-71	0863947	275	Odd	C	\$1,025.00 \$92.28
STANSBERRY, Lloyd D.	42-270-34-02	0863948	270	Annual	B	\$1,025.00 \$92.28
SWEDENBORG, Thomas M. & Sharon K.	42-292-15-01	0863949	292	Annual	B	\$1,025.00 \$92.28
TROBAUGH, Danny & Sandee R.	42-276-27-02	0863953	276	Annual	B	\$1,025.00 \$92.28
TUYOR, Greg J.	42-267-21-72	0863954	267	Odd	C	\$1,025.00 \$92.28
VAN GORDON, Pamela A.	42-274-01-01	0863958	274	Annual	B	\$4,774.00 \$2,086.44
WATSON, Christopher & Tanya	42-257-02-02	0863955	257	Annual	B	\$1,025.00 \$92.28
WILLIAMSON DEVELOPMENTS LLC	42-258-04-01	0863956	258	Annual	B	\$1,025.00 \$92.28
LEACH, Ronald B. & CHAMPION, Lerol	33-134-26-74	0863327	134	Odd / Swing	D	\$1,025.00 \$76.90

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

EXHIBIT "D"

(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. 134 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 Odd-numbered years in the Swing "Season" as defined in and in accordance with said Declarations.

A Portion of APN: 1319-30-723-015