

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

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 19, 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.

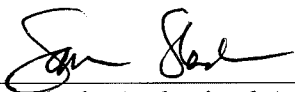
NOTICE IS HEREBY GIVEN that the undersigned has elected to sell, or cause to be sold, the real property described in said <See Exhibit 'A'> to satisfy all obligations and the undersigned has duly appointed **Stewart Vacation Ownership Title Agency Inc., a Florida Corporation** as the Authorized Agent 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: 7/17/15

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

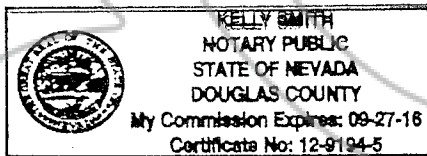
By: Resort Realty, LLC, a Nevada Limited Liability
Company, its Attorney-in-Fact

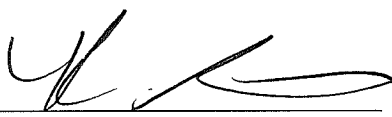


Sam Slack, Authorized Agent

STATE OF NEVADA)
) SS
COUNTY OF DOUGLAS)

This instrument was acknowledged before me on 7/17/15 by Sam
Slack, the authorized signer of Resort Realty, LLC, as 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	APN	Delinquent Assessment	Interest Charges
ABRAHAM, Anthony	28-002-48-01	0864764	002	Every	B	002	\$ 1,025.00	\$ 92.28
AHART, Patricia	28-026-29-01	0864765	026	Every	B	031	\$ 1,015.00	\$ 91.38
ANDERS, Scott P. & BRANNEN, Tamiryn M.	28-029-27-73	0864767	029	Odd	C	036	\$ 1,025.00	\$ 92.28
BARRETT, Kelly J. & Richard M.	28-026-12-02	0864768	026	Every	B	031	\$ 1,025.00	\$ 92.28
BETTS, Bruce Arthur & Janet Castro	28-009-27-01	0864770	009	Every	B	010	\$ 1,025.00	\$ 92.28
BLACH, Matthew	28-011-51-01	0864771	011	Every	B	012	\$ 1,025.00	\$ 92.28
BLACH, Matthew J.	28-037-05-01	0864772	037	Every	B	044	\$ 1,025.00	\$ 92.28
BOLLIGER, Daniel & Carol M.	28-039-22-71	0864773	039	Odd	C	046	\$ 1,025.00	\$ 92.28
BOONE, Shirley M.	28-014-40-01	0864774	014	Every	B	017	\$ 1,025.00	\$ 92.28
BRENNER, Roy L. & Louise	28-032-30-01	0864775	032	Every	B	039	\$ 1,025.00	\$ 92.28
BRYANT, Rodney D.	28-013-06-01	0864776	013	Every	B	016	\$ 1,025.00	\$ 92.28
CABRALES, Hector M. & Beatriz	28-049-48-72	0864779	049	Odd	C	057	\$ 1,025.00	\$ 92.28
CALLEROS, Iosune Nayat Medina	28-003-25-71	0864780	003	Odd	C	003	\$ 1,025.00	\$ 92.28
CHAMDI, Boaz	28-021-05-02	0864781	021	Every	B	026	\$ 1,025.00	\$ 92.28
CLIFTON Clarelyn & Scott A.	28-017-19-01	0864782	017	Every	B	020	\$ 2,145.23	\$ 504.87
CULLEN FAMILY VACATIONS LLC	28-013-47-01	0864783	013	Every	B	016	\$ 1,025.00	\$ 92.28
CULLEN FAMILY VACATIONS LLC	28-035-14-03	0864785	035	Every	B	042	\$ 1,025.00	\$ 92.28
CULLEN FAMILY VACATIONS LLC	28-036-50-01	0864786	036	Every	B	043	\$ 1,025.00	\$ 92.28
CULLEN, John & Elizabeth	28-030-04-83	0864786	030	Even	C	037	\$ 1,009.11	\$ 497.30
DAVY, Donald R. & Patricia A.	28-041-44-72	0864788	041	Odd	C	049	\$ 1,025.00	\$ 92.28
ELDRIDGE, J. A. & J. A.	28-029-32-01	0864790	029	Every	B	036	\$ 1,062.96	\$ 349.03
ERNST, Klaus & Paula J.	28-007-32-72	0864791	007	Odd	C	008	\$ 1,025.00	\$ 92.28
ESTACIO, Mathew D. & Myrna N.	28-024-38-01	0864793	024	Every	B	029	\$ 1,025.00	\$ 92.28
FUJIMOTO, Ronald T. & Robyn R.	28-050-47-71	0864794	050	Odd	C	058	\$ 1,025.00	\$ 92.28
GOFORTH, William E. and DYER-GOFORTH, Penelope	28-042-31-01	0864789	042	Every	B	050	\$ 1,025.00	\$ 92.28
GOLDSMITH, Cheryl	28-039-30-01	0864795	039	Every	B	046	\$ 1,025.00	\$ 92.28
GOMEZ, Christina	28-042-37-01	0864796	042	Every	B	050	\$ 2,283.44	\$ 521.12
GREGORY, Joewoen & NORRISE, Cossey	28-035-09-01	0864797	035	Every	B	042	\$ 1,025.00	\$ 92.28

EXHIBIT 'A'
THE RIDGE TAHOE

GUSTIN, Darrell W. & Judi A.	28-020-30-72	0864798	020	Odd	C	025	\$ 1,025.00	\$ 92.28
HAN, Linda & ABDULNASIR, Saalih	28-033-48-72	0864799	033	Odd	C	040	\$ 1,025.00	\$ 92.28
HANSON, Katharina	28-002-28-02	0864800	002	Every	B	002	\$ 1,025.00	\$ 92.28
HILL, Col. Louis D. & JOHNSON, Roslynn E.	28-024-11-01	0864806	024	Every	B	029	\$ 1,025.00	\$ 92.28
HUNT, Raymond E. & MATTS, Judy A.	28-017-02-71	0864816	017	Odd	C	020	\$ 1,025.00	\$ 92.28
IKAHROS FAMILY LLC	28-021-19-01	0864802	021	Every	B	026	\$ 1,025.00	\$ 92.28
JB Painting and Drywall services LLC	28-007-37-71	0864804	007	Odd	C	008	\$ 1,025.00	\$ 92.28
KEATING, Bridget	28-021-26-71	0864807	021	Odd	C	026	\$ 1,025.00	\$ 92.28
KNAPP, David R. & Susan	28-010-45-01	0864808	010	Every	B	011	\$ 1,025.00	\$ 92.28
LE, Roger H. & MOK, Gina W.	28-021-21-01	0864810	021	Every	B	026	\$ 1,025.00	\$ 92.28
LR Rentals and Real Estate LLC.	28-041-37-01	0864811	041	Every	B	049	\$ 1,025.00	\$ 92.28
LUGO, Roxane & Ruben	28-014-09-02	0864812	014	Every	B	017	\$ 1,025.00	\$ 92.28
LUONG, Minh Anh & Pauline Jones	28-026-32-01	0864813	026	Every	B	031	\$ 1,025.00	\$ 92.28
MANZEL, Jerry	28-011-07-01	0864814	011	Every	B	012	\$ 1,025.00	\$ 92.28
MAYR, David Thomas & Jennifer Edith	28-017-07-01	0864817	017	Every	B	020	\$ 1,025.00	\$ 92.28
MAZONE, David V. & Terri L.	28-043-49-01	0864818	043	Every	B	051	\$ 1,025.00	\$ 92.28
MCINTYRE, Lillian K.	28-013-16-85	0864819	013	Even	C	016	\$ 635.12	\$ 182.42
MILLER, Paul & Diane	28-010-51-72	0864820	010	Odd	C	011	\$ 1,025.00	\$ 92.28
MILLER, W.D. & Vivian	28-031-27-01	0864821	031	Every	B	038	\$ 1,025.00	\$ 92.28
MITCHELL, Richard C. & Aud	28-007-05-71	0864822	007	Odd	C	008	\$ 1,025.00	\$ 92.28
PETHERBRIDGE, Robert D. & Theresa	28-003-20-71	0864824	003	Odd	C	003	\$ 1,025.00	\$ 92.28
PHILLIPS, James	28-045-03-71	0864825	045	Odd	C	053	\$ 1,025.00	\$ 92.28
PINEDA, Jose L. & Frances U.	28-014-26-01	0864826	014	Every	B	017	\$ 1,025.00	\$ 92.28
QUIROZ, Enrique & Georgina	28-012-17-02	0864827	012	Every	B	013	\$ 1,025.00	\$ 92.28
RALLIS, Michael & Shirley	28-012-44-71	0864828	012	Odd	C	013	\$ 1,025.00	\$ 92.28
REIL, Pamela A.	28-025-11-71	0864829	025	Odd	C	030	\$ 1,025.00	\$ 92.28
ROSARIO, Tanya & KOEPP-BAKER, Nicholas B.	28-027-11-73	0864938	027	Odd	C	032	\$ 1,025.00	\$ 92.28
SEIDEL, Thomas E.	28-032-51-01	0864832	032	Every	B	039	\$ 1,023.00	\$ 92.10
SPOHN, Jack L. & Lisa	28-030-21-01	0864834	030	Every	B	037	\$ 4,774.00	\$ 2,086.44
STANLEY, Daniel J. & Kristie	28-019-22-72	0864835	019	Odd	C	024	\$ 1,025.00	\$ 92.28
STECIUJK, Gray & Vicki	28-016-15-71	0864836	016	Odd	C	019	\$ 1,025.00	\$ 92.28
TAKESHITA, H.	28-015-16-01	0864837	015	Every	B	018	\$ 1,025.00	\$ 92.28

EXHIBIT 'A'
THE RIDGE TAHOE

THOMAS, Edgar D. & Dorothy C.	28-050-22-72	0864838	050	Odd	C	058	\$ 1,025.00	\$ 92.28
TIMESHARE TRADE INS, LLC	28-012-04-01	0864839	012	Every	B	013	\$ 1,025.00	\$ 92.28
VAZQUEZ, Jose & De VAZQUEZ, Josefina Magana	28-046-45-72	0864841	046	Odd	C	054	\$ 1,025.00	\$ 92.28
VENTANILLA, Oscar D III. & Maria Jocelyn B.	28-033-36-71	0864842	033	Odd	C	040	\$ 1,025.00	\$ 92.28
WALTERS, Daniel	28-027-14-72	0864755	027	Odd	C	032	\$ 1,024.97	\$ 92.22
WIESENBERG, Kim A. & Peggy L.	28-029-34-71	0864756	029	Odd	C	036	\$ 1,025.00	\$ 92.28
WTA Services, LLC	28-010-29-02	0864758	010	Every	B	011	\$ 1,025.00	\$ 92.28
YOUNG, Harvey R. & Gail E.	28-043-42-71	0864759	043	Odd	C	051	\$ 1,025.00	\$ 92.28
YU, Jay H. & Esther Y.	28-038-47-01	0864760	038	Every	B	045	\$ 1,025.00	\$ 92.28
ZOCCOLI, Michael S. & Alisa D. & SUAREZ, Gustavo N. & Raquel N.	28-038-11-01	0864761	038	Every	B	045	\$ 1,623.00	\$ 274.74

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'>