

DOUGLAS COUNTY, NV      **2015-867598**  
Rec:\$20.00  
\$20.00      Pgs=7      **08/07/2015 09:05 AM**  
STEWART TITLE VACATION OWNERSHIP  
KAREN ELLISON, RECORDER

A portion of APN 1319-30-644-<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

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**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 2, 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.

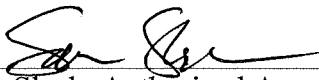
NOTICE IS HEREBY GIVEN that the undersigned has elected to sell, or cause to be sold, the real property described in said <See Exhibit 'A'> to satisfy all obligations and the undersigned has duly appointed **Stewart Vacation Ownership Title Agency Inc., a Florida Corporation** as the Authorized Agent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

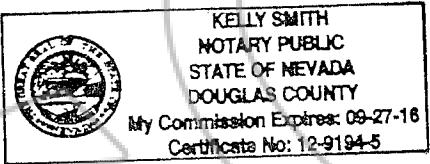
THE RIDGE TAHOE PROPERTY OWNER'S  
ASSOCIATION, a Nevada non-profit corporation

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, 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	Use Season	Assessor's Parcel No.	Legal Desc. Exhibit	Delinquent Assessment	Interest Charges
RICHARD A. YOUNG CREDIT TRUST, YOUNG, Lucille L. Trustee	37-039-43-71	0865720	039	Odd	Swing	001	C	1025.00	92.28
GUY, David C. & WOODWARD, Alan L.	37-163-49-03	0865716	163	Every	Swing	072	B	1648.00	284.91
JAMES K. KOANUI REVOCABLE LIVING TRUST, KOANUI, James K & Hannah B. Trustees	37-067-48-01	0865625	067	Every	Swing	034	B	1025.00	92.28
KEEGAN, Jeffrey Byron	37-199-44-72	0865621	199	Odd	Swing	110	C	1025.00	92.28
KEENER, David & Robert	37-199-49-01	0865622	199	Every	Swing	110	B	1025.00	92.28
KELLY & JACOBSON	37-178-03-01	0865623	178	Every	Prime	088	B	1025.00	92.28
LARRY'S FAMILY HOLDINGS, LLC	37-193-44-72	0865627	193	Odd	Swing	104	C	1025.00	92.28
LIMCACO, Donald Benjamin G. & Louelyn Grace B.	37-146-44-72	0865629	146	Odd	Swing	054	C	1025.00	92.28
LIVSEY, Frank & Katherine B.	37-073-04-03	0865630	073	Every	Prime	040	B	1025.00	92.28
LONG, Fleming D. & Marcia R.	37-176-44-71	0865631	176	Odd	Swing	086	C	1025.00	92.28
LOONEY, James Robert & Donna Lynne	37-186-43-71	0865632	186	Odd	Swing	096	C	1025.00	92.28
LYLE, Kim W.	37-063-47-01	0865635	063	Every	Swing	028	B	1025.00	92.28
MACHADO, Marsha & George	37-171-49-01	0865636	171	Every	Swing	080	B	1025.00	92.28
MASON, Rodney A.	37-200-26-72	0865638	200	Odd	Prime	111	C	1025.00	92.28
MCCARTHY, Timothy J. & Robyn K.	37-155-03-02	0865640	155	Every	Prime	063	B	6473.33	3902.31
MCCREADIE, Kevin	37-195-41-01	0865644	195	Every	Swing	106	B	1025.00	92.28
MELONE, Karen A.	37-159-42-71	0865645	159	Odd	Swing	068	C	1025.00	92.28
MENARD, Robert	37-144-01-01	0865646	144	Every	Prime	052	B	1025.00	92.28
MESSINGER, Mark S. & Joan E.	37-197-12-03	0865647	197	Every	Prime	108	B	1025.00	92.28
MITCHELL, Sally	37-072-15-01	0865648	072	Every	Prime	039	B	2528.93	653.79
MORALES, George & Marilyn A.	37-062-49-02	0865650	062	Every	Swing	027	B	4774.00	2032.80
MORALES, Luis G. & Belinda C.	37-049-06-82	0865649	049	Even	Prime	012	C	898.00	245.46
MORETTO, Richard J. & Betty	37-173-23-01	0865651	173	Every	Prime	082	B	1025.00	92.28
MORSE, Claire	37-147-38-01	0865652	147	Every	Swing	055	B	1025.00	92.28

Exhibit 'A'  
The Ridge Tahoe

MOULTON, Harry A. & Jane E. & Michael & Mary Lee & John & Lisa & Richard & Matthew MUNOZ, William M. & Marian V. & REHN, Ronald J. & Benita J. MYERS, John T. NEEMAN, Susan E. & MATTHEWS, John David	37-156-02-01 37-055-03-01 37-066-18-01 37-197-17-01	0865653 0865654 0865655 0865656	156 055 066 197	Every Every Every Every	Prime Prime Prime Prime	064 020 031 108	B B B B	1025.00 1025.00 1025.00 1025.00	92.28 92.28 92.28 92.28
NELSEN, Palle Dyhre & RAUN, Anja Lillelund NEWMAN, Jimmy D. & Jennifer NORRIS, David L. & Beth A. OHANA, Mauricio & Lina OOKA, Byron & Glennis L. OYEDELE, Florence PATRAGNONI, Richard M. & Loretta PETERS, Nicholas & MARGARET C. SMITH REVOCABLE TRUST, SMITH, Margaret Trustee	37-147-34-72 37-144-23-71 37-156-18-71 37-161-16-01 37-076-16-01 37-175-15-01 37-191-02-01	0865658 0865657 0865659 0865660 0865661 0865662 0865663	147 144 156 161 076 175 191	Odd Odd Odd Every Every Every Every	Prime Prime Prime Prime Prime Prime Prime	055 052 064 070 043 085 102	C C C B B B B	1025.00 1025.00 1025.00 1025.00 1025.00 3055.00 1025.00	92.28 92.28 92.28 92.28 78.27 959.34 92.28
PETERSON, Steven J. & Kathleen A. PETRUS, Nicole H. PINKHAM, Anthony H. PORTER, Julie M. & SINDORF, Shari L.	37-068-40-01 37-181-16-82 37-175-46-81 37-201-30-73 37-150-51-02	0865665 0865666 0865667 0865668 0865669	068 181 175 201 150	Every Even Even Odd Every	Swing Prime Swing Prime Swing	035 091 085 112 058	B C C C B	2023.00 998.00 939.54 1025.00 1025.00	361.74 234.96 266.82 92.28 92.28
RENEW VACATION DEVELOPMENTS LLC REYNOLDS, Robert & Teri REYNOLDS, Walter M. & Carolyn W. RICHARDSON, Joyce RMA FAMILY ASSOCIATES INC, & MASON, Rodney A. ROBERTS, Sam & Judy A. ROONEY, James J. & Susan M. RUSSELL, James C. & Michele T. SABO, Jordon	37-148-30-01 37-052-51-81 37-196-25-02 37-204-50-01 37-163-18-73 37-065-12-02 37-179-04-01 37-170-38-01 37-156-30-01	0865671 0865672 0865673 0865675 0865676 0865677 0865678 0865679 0865680	148 052 196 204 163 065 179 170 156	Every Even Every Every Odd Every Every Every Every	Prime Swing Prime Swing Prime Prime Prime Swing Prime	056 015 107 115 072 030 089 079 064	B C B B C B B B B	2023.00 2802.00 4657.30 1025.00 1025.00 1025.00 1025.00 1025.00 1025.00	241.98 1726.44 2153.98 92.28 92.28 92.28 92.28 92.28 92.28

Exhibit 'A'  
The Ridge Tahoe

SAFADY, Ernest H. & Debra L.	37-165-37-02	0865681	165	Every	Prime	074	B	1525.91	239.36
SALAZAR, Luis F. & Blanca	37-161-42-73	0865682	161	Odd	Swing	070	C	771.24	69.42
SARAO, Venessa	37-154-46-71	0865683	154	Odd	Swing	062	C	1025.00	92.28
SAVKO, Michael Francis III & Constance F.	37-171-04-01	0865690	171	Every	Prime	080	B	1025.00	92.28
SAVOIE, Carol & Jean & COURNIA, ED	37-043-36-73	0865691	043	Odd	Prime	005	C	1025.00	92.28
SCOTT, John H. & Arlene L.	37-159-22-72	0865693	159	Odd	Prime	068	C	1025.00	92.28
SCOTT, Susan L. & BRAMLAGE, Vona	37-061-42-72	0865692	061	Odd	Swing	026	C	1025.00	92.28
SIMENTAL, Efrain & Gloria	37-172-51-01	0865694	172	Every	Swing	081	B	1025.00	92.28
SMITH, Freddie Louis & Patricia A.	37-063-37-02	0865695	063	Every	Prime	028	B	1025.00	92.28
SMITH, Gary W. & CUSTIS, Marjorie M.	37-185-05-01	0865696	185	Every	Swing	095	B	1025.00	92.28
SOLORZA, Bartolo & ZARAGOZA, Fabiola B.	37-045-40-73	0865697	045	Odd	Swing	007	C	1025.00	92.28
SPADACCINI, Louis A. & BANKERT, Karen A.	37-160-29-71	0865699	160	Odd	Prime	069	C	1025.00	92.28
STANDING, Naomi Soon & KLECKNER, Kenneth & YHAP, Christine	37-152-36-01	0865698	152	Every	Prime	060	B	1025.00	92.28
STECIUK, Gary C. & Vicki K.	37-193-19-71	0865700	193	Odd	Prime	104	C	1025.00	92.28
STOLTE, Carmen L.	37-188-38-01	0865702	188	Every	Swing	098	B	1025.00	92.28
TEAGUE, George & Marilyn	37-141-46-71	0865703	141	Odd	Swing	048	C	791.44	71.22
TECHNICAL & ADMINISTRATIVE SERVICES CORPORATION	37-055-20-01	0865704	055	Every	Prime	020	B	1025.00	92.28
TIMESHARE TRADE INS, LLC	37-147-19-02	0865706	147	Every	Prime	055	B	1025.00	92.28
TIMESHARE TRADE INS, LLC	37-186-06-71	0865707	186	Odd	Prime	096	C	1025.00	92.28
UESUGI, James M. & Roberta A.	37-074-44-01	0865708	074	Every	Swing	041	B	1025.00	92.28
VALERIANO, Lauro D. & Rosanie B.	37-051-44-71	0865709	051	Odd	Swing	014	C	1025.00	92.28
VELA-CUELLAR, Sylvia G. & Juan G.	37-167-50-02	0865710	167	Every	Swing	076	B	1025.00	92.28
VERNON, Kerrie L. & Paul B.	37-189-20-72	0865711	189	Odd	Prime	099	C	1025.00	92.28
WEISSE, Carl F.	37-204-43-71	0865713	204	Odd	Swing	115	C	1246.00	293.62
WEST, Kenneth J. & Marjorie A.	37-179-41-71	0865715	179	Odd	Swing	089	C	1025.00	92.28
WU, Alan M. & Julie K.	37-175-01-73	0865718	175	Odd	Prime	085	C	1025.00	92.28
YOUMANS, R.W. & Patricia E.	37-071-24-01	0865719	071	Every	Prime	038	B	1025.00	92.28

**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 1/106<sup>th</sup> interest in and to Lot 37 as shown on Tahoe Village Unit No. 3 - 13<sup>th</sup> 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 1/102<sup>nd</sup> interest as tenants in common in and to that certain real property and improvements as follows: (A) An undivided 1/106<sup>th</sup> interest in and to Lot 37 as shown on Tahoe Village Unit No. 3 - 13<sup>th</sup> 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'>**