

DOUGLAS COUNTY, NV

2016-886355

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08/19/2016 12:14 PM

STEWART TITLE VACATION OWNERSHIP

KAREN ELLISON, RECORDER

A portion of APN 1319-30-644-<See Exhibit 'A'>
A portion of APN 1319-30-643-<See Exhibit 'A'>
A portion of APN 1319-30-645-003
A portion of APN 1319-30-712-001

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 POINTE PROPERTY OWNER'S ASSOCIATION is granted under the Declaration of Time Share Covenants, Conditions and Restrictions for The Ridge Pointe ('Declaration'), recorded on November 5, 1997, as Document No. 0425591 in Book 1197 at Page 678, and as amended, Official Records, Douglas County, Nevada, a lien in its favor with the power of sale, to secure payment to THE RIDGE POINTE PROPERTY OWNER'S ASSOCIATION of any and all assessments make pursuant to said Declaration: and

WHEREAS, THE RIDGE TAHOE PROPERTY OWNER'S ASSOCIATION and THE RIDGE POINTE PROPERTY OWNER'S ASSOCIATION caused to be recorded on **July 18, 2016**, 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, 2016, 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.

Date: July 25, 2016

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

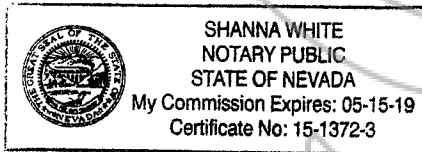
By: Resort Realty, LLC, a Nevada Limited Liability
Company, its Attorney-in-Fact



Dan Garrison, Authorized Agent

STATE OF NEVADA)
) SS
COUNTY OF DOUGLAS)

This instrument was acknowledged before me on 7.25.16 by Dan Garrison, 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 and Attorney in fact for the Ridge Pointe Property Owner's Association, a Nevada non-profit corporation.



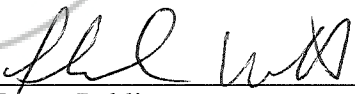

Notary Public

Exhibit 'A'
The Ridge Tahoe and The Ridge Pointe

Reputed Owner	Account No.	Lien Doc. No.	Unit No.	Use Year	Use Season	Assessor's Parcel No.	Legal Desc. Exhibit	Delinquent Assessment	Interest Charges
EINHEUSER, Kenneth & Joy	37-148-46-72	0884487	148	Odd	Swing	056	C	\$825.00	\$225.46
EMMA F. OSLAC LIVING TRUST, OSLAC, Emma F. trustee	37-189-31-01	0884514	189	Every	Prime	099	B	\$1,079.00	\$80.95
JAMIESON, Jackie	16-021-15-01	0884582	021	Every	All	001	D	\$1,013.00	\$45.60
LIEM, Jennifer	28-050-15-01	0884583	050	Every	All	058	E	\$531.78	\$56.55
MADDEN, Thomas R. & Alexis J.	37-070-21-01	0884488	070	Every	Prime	037	B	\$1,079.00	\$80.95
MARKHAM, Ralph & Margaret	37-198-09-01	0884489	198	Every	Prime	109	B	\$1,079.00	\$80.95
McMACKIN, Pamela A. & Donald E.	37-069-42-82	0884491	069	Even	Swing	036	C	\$1,079.00	\$80.95
MENDOZA, Mike & Sofia	37-057-38-02	0884492	057	Every	Swing	022	B	\$1,723.00	\$293.47
MENJIVAR, J. A.	37-077-43-01	0884493	077	Every	Swing	044	B	\$1,079.00	\$80.95
MICHAEL, Donald G. & Winona A.	37-053-13-83	0884494	053	Even	Prime	016	C	\$2,992.00	\$2,382.69
MICHAEL, Patricia	37-160-44-72	0884495	160	Odd	Swing	069	C	\$683.00	\$189.64
MILLER, Sidney A. & Arlene S.	37-176-36-82	0884496	176	Even	Prime	086	C	\$1,079.00	\$80.95
MOON, Craig A. & Patricia D.	37-189-13-01	0884498	189	Every	Prime	099	B	\$1,979.00	\$317.97
MOON, Craig A. & Patricia D.	37-190-13-01	0884499	190	Every	Prime	100	B	\$1,979.00	\$317.97
MOORE, Thomas A. & Patricia G.	37-179-34-01	0884500	179	Every	Prime	089	B	\$1,079.00	\$80.95
MORAES, Jeff & Jessica	37-158-13-82	0884501	158	Even	Prime	066	C	\$1,079.00	\$80.95
MORRIS, Kent L. & Deborah	37-163-47-81	0884503	163	Even	Swing	072	C	\$1,079.00	\$80.95
MORRIS, Kent L. & Deborah P.	37-080-49-01	0884502	080	Every	Swing	047	B	\$1,079.00	\$80.95
MORRIS, Kent L. & Deborah P.	37-196-24-82	0884504	196	Even	Prime	107	C	\$1,079.00	\$80.95
NACHMAN, Neal	37-068-33-01	0884508	068	Every	Prime	035	B	\$1,079.00	\$80.95
NALDZYAN, Haroutun Harry & Kristine	37-164-36-01	0884509	164	Every	Prime	073	B	\$1,079.00	\$80.95
NELSON, Christopher Mark & Wendi Lynn	37-074-46-82	0884510	074	Even	Swing	041	C	\$1,079.00	\$80.95
NOEL, J.S. & Laurel & Jerry W. & Marie	37-169-05-01	0884511	169	Every	Prime	078	B	\$1,079.00	\$80.95
NOVOTNY, Shane J. & BROOME-NOVOTNY, Kathleen S.	42-300-45-72	0884584	300	Odd	All	003	F	\$2,861.00	\$2,397.72
OLSON, David P. & STANHURST-OLSON, Nora L.	37-190-14-01	0884513	190	Every	Prime	100	B	\$1,079.00	\$96.33
PALMER, Thomas Jr.	37-171-29-01	0884515	171	Every	Prime	080	B	\$1,079.00	\$80.95

Exhibit 'A'
The Ridge Tahoe and The Ridge Pointe

PARKINSON, Linda	37-199-47-01	0884516	199	Every	Swing	110	B	\$1,079.00	\$80.95
PETERSON, Steven J. & Kathleen A.	37-181-16-82	0884518	181	Even	Prime	091	C	\$1,079.00	\$80.95
PREFERRED DESTINATIONS LLC	37-201-29-71	0884519	201	Odd	Prime	112	C	\$1,025.00	\$261.46
PUETZ, William J. & Terri E.	37-153-51-01	0884520	153	Every	Swing	061	B	\$1,079.00	\$80.95
PUREWAL, Sarabjit & Cathy	37-192-08-01	0884521	192	Every	Prime	103	B	\$1,079.00	\$80.95
RACELIS, Antonio G. III & Cynthia C.	37-170-22-71	0884522	170	Odd	Prime	079	C	\$1,100.00	\$246.67
RAJAPPAN, Sridhar	37-059-48-81	0884523	059	Even	Swing	024	C	\$1,079.00	\$80.95
RAJAPPAN, Sridhar	37-156-32-81	0884524	156	Even	Prime	064	C	\$1,079.00	\$80.95
RAMOS, Perilita M.	37-066-51-01	0884525	066	Every	Swing	031	B	\$1,583.62	\$225.26
REVELO, Diana	37-049-44-02	0884526	049	Every	Swing	012	B	\$1,079.00	\$80.95
ROCKER, Merlin H. & Donna N.	37-202-48-81	0884527	202	Even	Swing	113	C	\$1,079.00	\$80.95
RODRIGUEZ FAMILY LLC	37-075-24-02	0884534	075	Every	Prime	042	B	\$1,079.00	\$80.95
RODRIGUEZ, Alejandro	37-065-18-02	0884533	065	Every	Prime	030	B	\$1,079.00	\$80.95
ROJAS, Benigno T. & Pablita N.	37-181-32-01	0884535	181	Every	Prime	091	B	\$1,604.00	\$252.41
RUCKMAN, William	37-042-14-03	0884536	042	Every	Prime	004	B	\$1,079.00	\$80.95
RUH, Joseph P. & Patricia L.	37-144-28-01	0884537	144	Every	Prime	052	B	\$1,079.00	\$80.95
SAGE FORTEEN LLC	37-190-30-82	0884538	190	Even	Prime	100	C	\$1,079.00	\$80.95
SAN JUAN, Francisco C. & Erlinda O.	37-170-10-01	0884539	170	Every	Prime	079	B	\$1,079.00	\$80.95
SANDERS, Darrell	37-159-39-03	0884540	159	Every	Swing	068	B	\$1,051.03	\$78.85
SEGER, Carolyn D.	37-046-14-02	0884542	046	Every	Prime	008	B	\$1,079.00	\$80.95
SHAH, Shirish J. & Sandhya S.	37-173-10-01	0884543	173	Every	Prime	082	B	\$1,079.00	\$80.95
SPIGNO, Louis M. & Debra G.	37-041-49-01	0884546	041	Every	Swing	003	B	\$1,560.74	\$236.46
STEFANO, James J. & Letha M.	37-058-43-02	0884547	058	Every	Swing	023	B	\$1,079.00	\$92.99
STEFFEY, Allison Daniella	37-039-29-03	0884548	039	Every	Prime	001	B	\$1,079.00	\$80.95
STEWART, Eddie M. & Mettie B. Amos	37-204-51-01	0884549	204	Every	Swing	115	B	\$2,251.48	\$560.43
SWEANY, Jaclyn	37-053-50-82	0884550	053	Even	Swing	016	C	\$979.00	\$73.45
T. L. HOLDINGS LLC	37-159-26-81	0884551	159	Even	Prime	068	C	\$1,079.00	\$80.95
TAKAHASHI, Richard T. & Josephine S. & Trina M. & Terry L.	37-150-24-82	0884552	150	Even	Prime	058	C	\$1,079.00	\$80.95
TCS REALTY LLC	37-068-38-81	0884565	068	Even	Swing	035	C	\$1,079.00	\$80.95
THIDEMANN, Melvin M. & Guadalupe	37-169-28-01	0884567	169	Every	Prime	078	B	\$1,079.00	\$80.95
THOMAS FAMILY TRUST, Thomas, Jean trustee	37-157-47-81	0884568	157	Even	Swing	065	C	\$1,079.00	\$80.95

Exhibit 'A'
The Ridge Tahoe and The Ridge Pointe

THOMPSON, Odria & Arlethia B.	37-056-06-01	0884569	056	Every	Prime	021	B	\$1,079.00	\$80.95
VIDAL, Nelson J. & Margarita M.	37-043-44-81	0884570	043	Even	Swing	005	C	\$1,079.00	\$80.95
VILLENA, Thelma G.	37-197-45-81	0884571	197	Even	Swing	108	C	\$1,079.00	\$80.95
WARD, Robert C. & Dorothy A.	37-191-45-71	0884572	191	Odd	Swing	102	C	\$925.00	\$243.46
WEBSTER, Clifton E. & Joyce	37-162-19-01	0884573	162	Every	Prime	071	B	\$4,194.00	\$1,355.87
WESSEL, Bambi & Michael & DERHY, Heidi Wessel & THELANDER, Sheri	37-142-10-02	0884575	142	Every	Prime	049	B	\$1,079.00	\$80.95
WHALEN, Gabrielle	37-179-39-71	0884576	179	Odd	Swing	089	C	\$420.18	\$109.34
WICKLER, John F. & GRIFFIN, Diane	37-147-11-85	0884577	147	Even	Prime	055	C	\$1,079.00	\$80.95
YOGORE, Jonathan S. & Trina M.	37-181-46-82	0884580	181	Even	Swing	091	C	\$1,023.67	\$76.80
ZIMMERMAN FAMILY VACATIONS LLC	37-188-41-82	0884581	188	Even	Swing	098	C	\$1,079.00	\$80.95

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'>

EXHIBIT "D"

(160)

A timeshare estate comprised of an undivided interest as tenants in common in and to that certain real property and improvements as follows: An undivided 1/1326th interest in and to Lot 160 as designated on TAHOE VILLAGE UNIT No. 1 - 14th AMENDED MAP, recorded September 16, 1996, as Document No. 396458, in Book 996, at Page 2133, Official Records, Douglas County, Nevada, EXCEPTING THEREFROM that certain real property described as follows: Beginning at the Northeast corner of Lot 160; thence South 31°11'12" East, 81.16 feet; thence South 58°48'39" West, 57.52 feet; thence North 31°11'12" West, 83.00 feet; thence along a curve concave to the Northwest with a radius of 180 feet, a central angle of 18°23'51", an arc length of 57.80 feet, the chord of said curve bears North 60°39'00" East, 57.55 feet to the Point of Beginning. Containing 4,633 square feet, more or less, as shown on that Boundary Line Adjustment Map recorded as Document No. 0463765; together with those easements appurtenant thereto and such easements and use rights described in the Declaration of Timeshare Covenants, Conditions and Restrictions for THE RIDGE POINTE recorded November 5, 1997, as Document No. 0425591, and as amended on March 19, 1999 as Document No. 0463766, and subject to said Declaration; with the exclusive right to use said interest, in Lot 160 only, for one Use Period each year in accordance with said Declaration.

A Portion of APN: 1319-30-712-001

EXHIBIT "E"

(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 "F"

(42)

An undivided 1/51st interest as tenants in common in and to that certain real property and improvements as follows: (A) An undivided 1/48th 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 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