

DOUGLAS COUNTY, NV

2017-902930

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STEWART TITLE VACATION OWNERSHIP

KAREN ELLISON, RECORDER

A portion of APN 1319-30-645-003

RECORDING REQUESTED BY:
Stewart Title Guaranty

WHEN RECORDED MAIL TO:
Stewart Title Guaranty
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 **July 19, 2017**, in the Office of the County Recorder of Douglas County, Nevada, Official Records, as Document No. 2017-901538, 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, 2017 and previously, 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 15, 2017

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

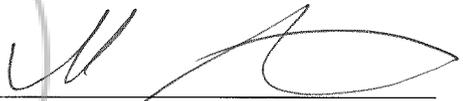
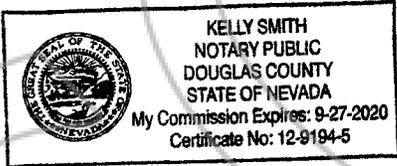
By: Resort Realty, LLC, a Nevada Limited Liability
Company, its Attorney-in-Fact



Sam Slack, Authorized Agent

STATE OF NEVADA)
) SS
COUNTY OF DOUGLAS)

This instrument was acknowledged before me on August 15, 2017 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'

Acct. No.	Owner of Record	2017 Assess. Due	Prior Year's Amounts Owed	Late Fees Owed	Foreclosure Fees (Est.)	Legal Desc. Exhibit	Unit No.	Use Year
42-279-45-01	FRANCOIS L. AQUIN, an unmarried person	\$1,154.00	\$0.00	\$86.55	\$350.00	B	279	Annual
42-259-15-02	RICHARD W. BORST	\$1,291.00	\$16.00	\$180.43	\$350.00	B	259	Annual
42-298-08-02	PEDRO CACERES and IVETTE CACERES, husband and wife as joint tenants with right of survivorship	\$1,154.00	\$0.00	\$86.55	\$350.00	B	298	Annual
42-256-02-01	CHARLES J. CLARK and KATE E. CLARK, husband and wife as joint tenants with right of survivorship	\$1,154.00	\$0.00	\$118.93	\$350.00	B	256	Annual
42-273-17-71	KENNETH C. CONLEY and FAYDENIE CONLEY, husband and wife as joint tenants with right of survivorship	\$1,154.00	\$0.00	\$86.55	\$350.00	C	273	Odd
42-270-06-81	GEORGE L. COPELAND, an unmarried man	\$0.00	\$1,075.00	\$275.23	\$350.00	C	270	Even
42-264-14-01	DAN N. CROSS	\$1,154.00	\$0.00	\$86.55	\$350.00	B	264	Annual
42-272-25-02	KAREN A. DOCHERTY, a single woman and DONALD PICKETT and MINA PICKETT, Trustees of the DONALD AND MINA PICKETT LIVING TRUST dated December 12, 1990	\$1,154.00	\$0.00	\$102.74	\$350.00	B	272	Annual
42-263-16-71	MARK R. FINK and ROXANNE FINK, husband and wife as joint tenants with right of survivorship	\$1,154.00	\$0.00	\$117.31	\$350.00	C	263	Odd
42-285-16-01	LYLE E. GEORGE and SUE GEORGE, husband and wife as joint tenants with right of survivorship	\$1,101.33	\$0.00	\$82.60	\$350.00	B	285	Annual
42-272-29-01	CLARK GOLDSTEIN and PATRICIA H. GOLDSTEIN, husband and wife as joint tenants with right of survivorship	\$1,154.00	\$0.00	\$102.74	\$350.00	B	272	Annual
42-256-48-02	WESLEY GREEN, J.D. and TAMMY GREEN, husband and wife as joint tenants with right of survivorship	\$1,154.00	\$0.00	\$86.55	\$350.00	B	258	Annual
42-263-35-01	MARY M. GUERTIN, an unmarried woman	\$1,154.00	\$0.00	\$102.74	\$350.00	B	263	Annual
42-301-19-01	CHARLES HAIRSTON and PATRICIA TOMPKINS HAIRSTON, husband and wife as joint tenants with right of survivorship	\$1,291.00	\$0.00	\$96.85	\$350.00	B	301	Annual
42-256-46-01	THOMAS M. HARTNETT and ARLENE M. HARTNETT, husband and wife as joint tenants with right of survivorship	\$1,154.00	\$0.00	\$86.55	\$350.00	B	256	Annual

Exhibit 'A'

42-299-28-01	OLE HAYNES and JOYCE L. HAYNES, husband and wife as joint tenants with right of survivorship	\$1,154.00	\$0.00	\$86.55	\$350.00	B	299	Annual
42-293-40-01	DANIELLE HENDERSON, an unmarried woman	\$1,154.00	\$5,853.00	\$4,095.48	\$350.00	B	293	Annual
42-257-10-72	JEANNE A. HORVATH, a sole owner	\$1,154.00	\$0.00	\$117.31	\$350.00	C	257	Odd
42-301-06-72	RONDA L. HOWSER, an unmarried woman	\$1,291.00	\$987.91	\$550.38	\$350.00	C	301	Odd
42-294-48-72	ANGIE S. KARINO, a single woman	\$1,154.00	\$0.00	\$117.31	\$350.00	C	294	Odd
42-258-19-01	DONALD J. MADDEX and ARIZONA LEA MADDEX, husband and wife as joint tenants with right of survivorship	\$1,154.00	\$0.00	\$86.55	\$350.00	B	258	Annual
42-302-02-72	LEONARDO M. MARCELO and TERESITA Z. MARCELO, husband and wife as joint tenants	\$1,154.00	\$0.00	\$86.55	\$350.00	C	302	Odd
42-299-24-02	GARY E. MCKENNA and REBECCA L. MCKENNA, husband and wife as joint tenants as to an undivided 1/2 interest and CYNTHIA S. CAREY, a single woman and HAROLD COX, an unmarried man as joint tenants as to an undivided 1/2 interest	\$1,154.00	\$0.00	\$86.55	\$350.00	B	299	Annual
42-272-04-01	ELLIS T. MILLANO and EDEL MAR E. MILLANO, husband and wife as joint tenants with right of survivorship	\$1,154.00	\$0.00	\$86.55	\$350.00	B	272	Annual
42-281-04-72	MALOMOEHAU MOA and LESIELI K. MOA, husband and wife as joint tenants with right of survivorship	\$1,086.26	\$0.00	\$81.45	\$350.00	C	281	Odd
42-287-19-01	MARIO FERNANDO MONTENEGRO and MARIA de CARMEN de MONTENEGRO, husband and wife as joint tenants with right of survivorship	\$1,154.00	\$0.00	\$86.55	\$350.00	B	287	Annual
42-264-24-71	HENRY T. MORA and CARMEN M. MORA, husband and wife as joint tenants with right of survivorship	\$1,154.00	\$0.00	\$86.55	\$350.00	C	264	Odd
42-287-20-01	TOMAS MOSKOVIC and DENDY MOSKOVIC, husband and wife as joint tenants with right of survivorship	\$1,154.00	\$0.00	\$86.55	\$350.00	B	287	Annual
42-286-05-02	ARCHIE L. NEVINS, a married man as his sole and separate property	\$1,288.90	\$0.00	\$96.65	\$350.00	B	286	Annual
42-275-15-02	JENNIFER H. NOLAN and DAVID P. NOLAN, wife and husband as joint tenants with right of survivorship	\$1,154.00	\$0.00	\$86.55	\$350.00	B	275	Annual
42-259-45-03	GERALD R. NOZILLO and DOLORES NOZILLO, husband and wife as joint tenants with right of survivorship	\$1,291.00	\$0.00	\$86.85	\$350.00	B	259	Annual

Exhibit 'A'

42-292-26-71	RUDY PAIVA and SHIRLEY PAIVA, husband and wife as joint tenants with right of survivorship	\$1,154.00	\$0.00	\$148.07	\$350.00	C	292	Odd
42-271-03-73	LIZBETH S. PASTORA, a single woman	\$1,151.65	\$0.00	\$86.35	\$350.00	C	271	Odd
42-258-02-01	RANDALL R. PENN and MARCIA BAILEY PENN, husband and wife as joint tenants with right of survivorship	\$1,154.00	\$0.00	\$102.74	\$350.00	B	258	Annual
42-255-37-01	DANIEL PEREZ	\$1,154.00	\$2,577.00	\$1,231.48	\$350.00	B	255	Annual
42-295-34-01	JACK J. RAMOS and PATRICIA M. RAMOS, husband and wife as joint tenants with right of survivorship	\$1,291.00	\$0.00	\$96.85	\$350.00	B	295	Annual
42-290-13-01	ANTHONY ROSE	\$1,154.00	\$0.00	\$86.55	\$350.00	B	290	Annual
42-301-28-01	GREGORY T. RUDKIN, an unmarried man	\$1,291.00	\$0.00	\$96.85	\$350.00	B	301	Annual
42-283-01-01	THERON SKYLES, a single man	\$1,154.00	\$0.00	\$135.12	\$350.00	B	283	Annual
42-263-40-71	WENDELIN S. SONNTAG, a single man	\$1,154.00	\$0.00	\$86.55	\$350.00	C	263	Odd
42-264-04-01	EDWARD ROBERT STARRS, an unmarried man	\$1,152.52	\$0.00	\$86.45	\$350.00	B	264	Annual
42-259-18-72	NANCY S. THORNER, an unmarried woman	\$1,291.00	\$0.00	\$96.85	\$350.00	C	259	Odd
42-263-13-71	RENE C. TREVINO and EDITH C. TREVINO, husband and wife as joint tenants with right of survivorship	\$1,154.00	\$0.00	\$86.55	\$350.00	C	263	Odd
42-260-08-01	KENNETH M. TUCKER, a married man as his sole as separate property	\$1,154.00	\$0.00	\$86.55	\$350.00	B	260	Annual
42-284-44-01	TUNKU MUZZAFFAR and TUNKU DARA NAQUIAH, husband and wife as joint tenants with right of survivorship	\$1,154.00	\$0.00	\$86.55	\$350.00	B	284	Annual
42-300-03-01	VAL W. VAUGHAN and JANET C. VAUGHAN, husband and wife as joint tenants with right of survivorship	\$1,154.00	\$0.00	\$86.55	\$350.00	B	300	Annual
42-271-08-01	STEVEN L. VICKS, an unmarried man	\$1,154.00	\$0.00	\$102.74	\$350.00	B	271	Annual
42-263-21-01	DEBORAH LYNN REISECK, a single woman	\$1,154.00	\$0.00	\$86.55	\$350.00	B	263	Annual
42-282-29-02	KIRK S. WHILLOCK and JUDY K. WHILLOCK, husband and wife as joint tenants with right of survivorship	\$1,154.00	\$0.00	\$386.55	\$350.00	B	282	Annual
42-271-35-01	ANDREW WON and ELAINE O'NEIL, husband and wife as community property with right of survivorship	\$1,154.00	\$0.00	\$86.55	\$350.00	B	271	Annual
42-297-08-03	W.P. WYATT, an unmarried man and BERNADETTE M. FRAZIER, an unmarried woman together as joint tenants with right of survivorship	\$1,154.00	\$0.00	\$86.55	\$350.00	B	297	Annual

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 1/48th 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

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 1/48^{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 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