

DOUGLAS COUNTY, NV

2018-917322

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07/27/2018 11:40 AM

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 **June 25, 2018**, in the Office of the County Recorder of Douglas County, Nevada, Official Records, as Document No. 2018-916006, 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, 2018 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.

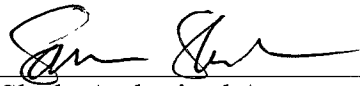
NOTICE IS HEREBY GIVEN that the undersigned has elected to sell, or cause to be sold, the real property described in said <See Exhibit 'A'> to satisfy all obligations and the undersigned has duly appointed **Stewart Title Guaranty Company**, a Texas corporation as the Authorized Agent to undertake the 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: 7/18/18

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

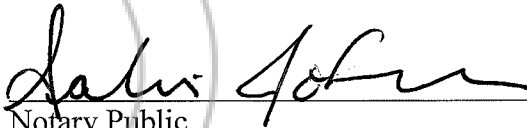
By: Resort Realty, LLC, a Nevada Limited Liability
Company, its Attorney-in-Fact



Sam Slack, Authorized Agent

STATE OF NEVADA)
) SS
COUNTY OF DOUGLAS)

This instrument was acknowledged before me on July 18 2018 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

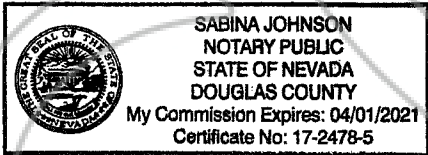


Exhibit 'A'

Acct. No.	Owner of Record	2018 Assess. Dues	Prior Year's Amounts Owed	Late Fees Owed	Foreclosure Fees (Est.)	Legal Desc. Exhibit	Unit No.	Use Year
42-300-21-81	GRACIANO A. ALFONSO and OFELIA M. ALFONSO, husband and wife as joint tenants with right of survivorship	\$1,198.00	\$0.00	\$71.88	\$135.00	C	300	Even
42-274-33-01	MILTON J. BARNETT and GAYLA D. BARNETT, husband and wife as joint tenants with right of survivorship	\$1,198.00	\$0.00	\$71.88	\$135.00	B	274	Annual
42-256-48-01	RONNIE J. BERNA and FREDDIE J. BERNA, husband and wife as joint tenants with right of survivorship	\$1,198.00	\$0.00	\$0.00	\$135.00	B	256	Annual
42-288-05-82	DUSTIN K. BIEL, a single man, and RICHARD S. GOSVENER, an unmarried man, together as joint tenants	\$898.00	\$0.00	\$67.38	\$135.00	C	288	Even
42-271-46-71	WILLIAM S. BOLIN and KRISTINE BOLIN, husband and wife as joint tenants with right of survivorship	\$654.00	\$0.00	\$194.46	\$135.00	C	271	Odd
42-284-26-82	GREG BRAZE and JANNALEA BRAZE, Husband and Wife as Joint Tenants with Right of Survivorship	\$1,198.00	\$0.00	\$71.88	\$135.00	C	284	Even
42-259-02-01	RUSSEL R. BROWN and LUANN L. BROWN as Trustees under the RUSSEL RAY BROWN and LUANN LEE BROWN LIVING TRUST	\$1,335.00	\$0.00	\$80.12	\$135.00	B	259	Annual
42-298-08-02	PEDRO CACERES and IVETTE CACERES, Husband and Wife as Joint Tenants with Right of Survivorship	\$1,198.00	\$0.00	\$71.88	\$135.00	B	298	Annual
42-294-39-81	EVERETT H. COLEGROVE, JR. a single man	\$1,198.00	\$0.00	\$71.88	\$135.00	C	294	Even
42-270-06-81	GEORGE L. COPELAND, an unmarried man	\$1,198.00	\$0.00	\$71.88	\$135.00	C	270	Even
42-274-16-01	ALAN EDWARD COSTLEY and REA COSTLEY AS TRUSTEES OF THE ALAN EDWARD COSTLEY and REA COSTLEY DECLARATION OF TRUST DATED August 31st, 1999	\$1,198.00	\$0.00	\$71.88	\$135.00	B	274	Annual
42-273-08-81	EDGAR H. CRAIG III and DONNA M. CRAIG, husband and wife as joint tenants with right of survivorship	\$1,198.00	\$528.73	\$341.92	\$135.00	C	273	Even
42-262-36-01	JEFFREY S. DAVIS and LUCILLE L. DAVIS, husband and wife as joint tenants with right of survivorship	\$1,198.00	\$0.00	\$71.88	\$135.00	B	262	Annual
42-299-42-01	EMER DE BAGGI and ENAURA T.K. DE BIAGGI, husband and wife as joint tenants with right of survivorship	\$1,198.00	\$0.00	\$71.88	\$135.00	B	299	Annual
42-277-23-01	ALBERT E. DEMANGUS	\$1,335.00	\$0.00	\$80.12	\$135.00	B	277	Annual
42-277-44-02	KEITH D. DEMELL and DOROTHY J. DEMELL, husband and wife as joint tenants with right of survivorship	\$1,335.00	\$0.00	\$80.12	\$135.00	B	277	Annual
42-287-42-01	JOSEPH J. DORA and CHRISTINE M. DORA, husband and wife as joint tenants with right of survivorship	\$1,198.00	\$0.00	\$71.88	\$135.00	B	287	Annual
42-276-26-01	GLORIA EITILE AN UNMARRIED WOMAN AS HER SOLE AND SEPARATE PROPERTY	\$1,198.00	\$150.80	\$105.78	\$135.00	B	276	Annual
42-272-43-82	MARK E. ELBAUM and ELVIRA REAL-ELBAUM, husband and wife as joint tenants with right of survivorship	\$558.00	\$0.00	\$46.68	\$135.00	C	272	Even

Exhibit 'A'

42-293-13-01	ANDREA FIET-DOUGAN, sole Trustee under the ANDREA FIET-DOUGAN LIVING TRUST, dated March 25, 1988, and MICHAEL J. DOUGAN and ANDREA FIET-DOUGAN, Trustees under the FIET-DOUGAN LIVING TRUST, dated June 16, 2005	\$1,198.00	\$0.00	\$71.88	\$135.00	B	293	Annual
42-276-08-83	MICHAEL T. FINNAGAN and TAMMY SUE FINNAGAN, as Trustees of the MICHAEL T. FINNAGAN and TAMMY SUE FINNAGAN REVOCABLE TRUST DATED 8/24/11	\$1,198.00	\$0.00	\$71.88	\$135.00	C	276	Even
42-263-12-81	HENRY E. GRAPER and LEANN GRAPER, husband and wife as joint tenants with right of survivorship	\$1,198.00	\$0.00	\$71.88	\$135.00	C	263	Even
42-263-05-02	WOODROW C. GUBUAN and RUTH G. GUBUAN, husband and wife as joint tenants	\$1,198.00	\$0.00	\$71.88	\$135.00	B	263	Annual
42-301-19-01	CHARLES HAIRSTON and PATRICIA TOMPKINS HAIRSTON, husband and wife as joint tenants with right of survivorship	\$1,335.00	\$0.00	\$430.12	\$135.00	B	301	Annual
42-260-07-82	RAYMOND W. HANNAGAN, an unmarried man	\$1,198.00	\$0.00	\$71.88	\$135.00	C	260	Even
42-278-50-81	CATHERINE HEALY, an unmarried woman	\$1,198.00	\$0.00	\$71.88	\$135.00	C	278	Even
42-267-27-82	JOHN P. HEBRON, an unmarried man	\$1,198.00	\$0.00	\$71.88	\$135.00	C	267	Even
42-291-33-01	JOAN HOSLER and JOHN HOSLER, wife and husband as joint tenants with right of survivorship	\$1,198.00	\$0.00	\$71.88	\$135.00	B	291	Annual
42-261-36-01	GARY V. HUNTER and MARIETTA T. HUNTER, Husband and Wife as Joint Tenants with Right of Survivorship	\$1,198.00	\$799.83	\$280.05	\$135.00	B	261	Annual
42-297-01-81	CARL L. HURST and OLIVIA A. HURST, husband and wife as joint tenants with right of survivorship	\$1,198.00	\$0.00	\$71.88	\$135.00	C	297	Even
42-278-31-81	ANDREW R. KING and DAWN KING, husband and wife as joint tenants with right of survivorship	\$1,198.00	\$0.00	\$543.95	\$135.00	C	278	Even
42-302-41-01	SHARON D. LAMKIN unmarried woman	\$1,198.00	\$0.00	\$71.88	\$135.00	B	302	Annual
42-268-23-01	JAMES J. LANG and LYNN STEELE-LANG, husband and wife as joint tenants with right of survivorship	\$1,335.00	\$0.00	\$80.12	\$135.00	B	268	Annual
42-260-09-01	DIONICIO P. LAYUGAN and ESTELA C. LAYUGAN, husband and wife as joint tenants with right of survivorship	\$1,198.00	\$0.00	\$71.88	\$135.00	B	260	Annual
42-256-27-01	TERRY A. LEBARON and EARL W. LEBARON, wife and husband as joint tenants with right of survivorship	\$748.00	\$0.00	\$65.13	\$135.00	B	258	Annual
42-286-14-01	LYNDA L. LOWERY, Trustee, LOWERY 2008 TRUST	\$1,198.00	\$0.00	\$71.88	\$135.00	B	288	Annual
42-276-36-01	THOMASINA E. MALORY, Trustee of the THOMASINA MALORY LIVING TRUST	\$1,198.00	\$0.00	\$71.88	\$135.00	B	276	Annual
42-265-09-01	CONNIE MARY MARATAS, a single woman	\$1,198.00	\$1,154.00	\$331.53	\$135.00	B	265	Annual
42-291-44-01	JASON E. MARKALL and NICOLE S. MARKALL, husband and wife as joint tenants with right of survivorship	\$1,031.00	\$0.00	\$61.88	\$135.00	B	291	Annual
42-269-41-71	RUSSELL MARKUS and LYNNE MARKUS, husband and wife as joint tenants with right of survivorship	\$864.00	\$0.00	\$220.41	\$135.00	C	269	Odd
42-292-26-81	KAMALANI M. MARTIN, an unmarried man	\$1,198.00	\$0.00	\$71.88	\$135.00	C	292	Even
42-260-38-01	RUBEN PAUL MARTINEZ and SUSAN MARTINEZ, husband and wife as joint tenants with right of survivorship	\$1,198.00	\$0.00	\$71.88	\$135.00	B	260	Annual

Exhibit 'A'

42-290-33-01	MICHAEL WAYNE MILLER and MARIA MADELINE MILLER, husband and wife as joint tenants with right of survivorship, and not as tenants in common	\$1,198.00	\$0.00	\$71.88	\$135.00	B	290	Annual
42-291-23-01	BETTE E. MILNE, as Trustee of The BETTE L. MILNE REVOCABLE TRUST, dated August 6, 2004	\$1,198.00	\$0.00	\$71.88	\$135.00	B	291	Annual
42-293-51-02	CHERYL NABORS, An Unmarried Woman	\$1,198.00	\$0.00	\$239.19	\$135.00	B	293	Annual
42-294-44-01	MEILAN NAPOLI, a married woman as her sole and separate property	\$1,198.00	\$0.00	\$71.88	\$135.00	B	294	Annual
42-272-28-81	DEAN H. NELSON and AMIDA R. NELSON, husband and wife as joint tenants with right of survivorship	\$1,198.00	\$0.00	\$71.88	\$135.00	C	272	Even
42-273-29-82	CRAIG ARTHUR PATINSKY, A Single Man	\$1,198.00	\$0.00	\$71.88	\$135.00	C	279	Even
42-266-27-01	RICHARD W. PENA and CINDY L. PENA, husband and wife as joint tenants with right of survivorship	\$1,198.00	\$0.00	\$71.88	\$135.00	B	256	Annual
42-275-44-81	CYNTHIA ANN REINBACH, an unmarried woman	\$1,198.00	\$0.00	\$71.88	\$135.00	C	275	Even
42-269-16-01	JEFFERY ROMERO and LENA ROMERO, Husband and Wife as Joint Tenants with Right of Survivorship	\$1,198.00	\$0.00	\$71.88	\$135.00	B	269	Annual
42-278-33-83	JUDITH L. SEILER and RICHARD J. SEILER, wife and husband as joint tenants with right of survivorship	\$1,198.00	\$0.00	\$71.88	\$135.00	C	278	Even
42-292-09-81	JANGBU SHERPA and PUTI SHERPA, as Joint Tenants with Right of Survivorship	\$1,198.00	\$0.00	\$71.88	\$135.00	C	292	Even
42-284-02-01	ROBERT L. SMITH, an unmarried man, ROBIN LEE KORDES, a married woman as sole and separate property and DANA SMITH WOOD, a married woman as her sole and separate property as Tenants in Common	\$1,198.00	\$0.00	\$71.92	\$135.00	B	284	Annual
42-260-41-82	EARL W. STANLEY and RENEE M. STANLEY, husband and wife as joint tenants	\$1,198.00	\$0.00	\$71.88	\$135.00	C	260	Even
42-281-02-82	CRAIG SWACKHAMMER and KIMBERLY L. SWACKHAMMER, husband and wife as joint tenants	\$1,198.00	\$0.00	\$71.88	\$135.00	C	281	Even
42-290-37-01	JAMES R. TAYLOR and SUSAN D. TAYLOR, Trustees of their successors in trust, under the TAYLOR LIVING TRUST, dated March 15 2016	\$1,198.00	\$0.00	\$71.88	\$135.00	B	290	Annual
42-260-35-01	WILLIAM WENBERG AND RHONDA WENBERG, husband and wife as joint tenants with right of survivorship, and not as Tenants in Common	\$1,198.00	\$0.00	\$71.88	\$135.00	B	260	Annual
42-266-38-02	ANDREW J. WILKINSON and GILLIAN L. WILKINSON, Husband and Wife as Joint Tenants with right of survivorship	\$1,198.00	\$0.00	\$71.88	\$135.00	B	266	Annual
42-270-12-02	ANDREW J. WILKINSON and GILLIAN L. WILKINSON, Husband and Wife as Joint Tenants with right of survivorship	\$1,198.00	\$0.00	\$71.88	\$135.00	B	270	Annual
42-277-06-01	MICHAEL R. WILSON and ELIZABETH J. WILSON, husband and wife as joint tenants with right of survivorship	\$1,119.00	\$0.00	\$67.16	\$135.00	B	277	Annual
42-297-43-01	DENNIS GEORGE WIZEMANN and DEBRA ANN CAMERON as Co-Trustees of the JO ANN WIZEMANN SURVIVORS TRUST and undivided fifty percent (50%) interest to DENNIS GEORGE WIZEMANN and DEBRA ANN CAMERON as Co-Trustees of the VERNON G. WIZEMANN DISCLAIMER TRUST	\$1,198.00	\$0.00	\$71.88	\$135.00	B	297	Annual

Exhibit 'A'

42-291-30-82	MATTHEW J. YANEZ and PAULA A. YANEZ, husband and wife as joint tenants	\$1,198.00	\$0.00	\$71.88	\$135.00	C	291	Even
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COPY

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 1/48^{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 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