

A portion of APN 1319-30-644- <See Exhibit 'A'>

RECORDING REQUESTED BY:  
Stewart Title Guaranty

WHEN RECORDED MAIL TO:  
Stewart Title Guaranty  
3476 Executive Pointe Way #16  
Carson City, NV 89706

DOUGLAS COUNTY, NV	<b>2018-918254</b>
Rec:\$35.00	
\$35.00 Pgs=9	<b>08/20/2018 10:01 AM</b>
STEWART TITLE VACATION OWNERSHIP	
KAREN ELLISON, RECORDER	

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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 19, 2018**, in the Office of the County Recorder of Douglas County, Nevada, Official Records, as Document No. 2018-916907, 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.



Exhibit 'A'

Acct. No.	Owner of Record	2018 Assessment Due	Prior Year's Amounts Owed	Late & Other Fees Owed	Foreclosure Fees (Est.)	Legal Desc. Exhibit	Season	Last 3 Digits of APN
37-203-51-81	ROSA ABBULONE and ROSOLINO ABBULONE, wife and husband as joint tenants with right of survivorship	\$1,198.00	\$0.00	\$514.32	\$350.00	D	Swing	114
37-045-17-01	YUSUP ADZHIEV, a Married Individual as his Sole and Separate Property	\$1,198.00	\$0.00	\$89.85	\$350.00	B	Prime	007
37-070-46-81	LEOPOLDO D.C. ALVAREZ and DINA Y. ALVAREZ, husband and wife as joint tenants with right of survivorship	\$1,198.00	\$0.00	\$89.85	\$350.00	D	Swing	037
37-040-47-01	RALPH E. ANDERSON and DOLORES ANDERSON, husband and wife as community property	\$1,198.00	\$0.00	\$89.85	\$350.00	B	Swing	002
37-056-24-01	KENNETH W. ANDERSON and JOAN ANDERSON, husband and wife as joint tenants with right of survivorship	\$1,198.00	\$0.00	\$89.85	\$350.00	B	Prime	021
37-160-43-81	STEVEN ANDERSON and TERESA L. ANDERSON, husband and wife as joint tenants with right of survivorship	\$1,198.00	\$0.00	\$89.85	\$350.00	D	Swing	069
37-203-11-02	JOHN ATCHISON, an unmarried man	\$1,198.00	\$0.00	\$89.85	\$350.00	B	Prime	114
37-179-05-02	AYERS GEAR & MACHINE, INC., an Arizona corporation	\$1,198.00	\$0.00	\$339.81	\$350.00	B	Prime	089
37-203-22-01	JOHN J. BANCHETTI and JEAN M.BANCHETTI, husband and wife as joint tenants with right of survivorship	\$1,198.00	\$0.00	\$89.85	\$350.00	B	Prime	114
37-171-24-82	MANUEL G. BANUELOS, an unmarried man and MARY L.C. GARCIA, an unmmried woman together as joint tenants with right of survivorship	\$1,198.00	\$0.00	\$89.85	\$350.00	D	Prime	080
37-074-09-03	AMANDA L. BOYD, a single woman	\$1,198.00	\$0.00	\$89.85	\$350.00	B	Prime	041
37-186-11-01	TED L. BOYSAW and YOLANDE BOYSAW, husband and wife as joint tenants with right of survivorship	\$1,198.00	\$0.00	\$89.85	\$350.00	B	Prime	096
37-064-43-81	GILBERT BREIPOHL and BARBARA J. BREIPOHL, as trustees of the GILBERT BREIPOHL AND BARBARA J. BREIPOHL REVOCABLE TRUST dated OCTOBER 17, 1991	\$1,198.00	\$0.00	\$89.85	\$350.00	D	Swing	029
37-078-32-02	ERIC BYRD, a Married Man, as Sole and Separate Property	\$1,198.00	\$0.00	\$89.85	\$350.00	B	Prime	045
37-157-45-82	DONALD W. CARNAHAN, an unmarried man and SUE A. DUROCHE, an unmarried woman together as Joint Tenants with right of survivorship	\$1,198.00	\$0.00	\$89.85	\$350.00	D	Swing	065

Exhibit 'A'

37-173-26-01	WANDA CASTOR, A sole owner	\$1,198.00	\$0.00	\$889.85	\$350.00	B	Prime	082
37-051-28-81	TONY G. CHARGOIS and MICHELLE A. CHARGOIS, husband and wife as joint tenants with right of survivorship	\$1,198.00	\$0.00	\$89.85	\$350.00	D	Prime	014
37-165-45-81	JONATHAN CHATWOOD	\$1,198.00	\$0.00	\$89.85	\$350.00	D	Swing	074
37-163-50-82	CREST LIMOUSIN RANCH, INC., A Nevada Corporation	\$1,198.00	\$0.00	\$89.85	\$350.00	D	Swing	074
37-170-12-01	THOMAS A. CROSBY and ANNE E. CROSBY, Trustees of THE CROSBY 2015 REVOCABLE TRUST, under instrument dated November 12, 2015	\$1,198.00	\$0.00	\$89.85	\$350.00	B	Prime	079
37-181-37-81	THERESA M. DAVID, an unmarried woman	\$1,198.00	\$0.00	\$89.85	\$350.00	D	Prime	091
37-148-03-01	WALTER J. DE BLAUW AND JOYCE DE BLAUW, TRUSTEES OF THE WALTER AND JOYCE DE BLAUW FAMILY TRUST DATED JUNE 20, 1990	\$1,198.00	\$0.00	\$89.85	\$350.00	B	Prime	056
37-061-05-03	KEITH DEMELL and DOROTHY J. DEMELL, husband and wife as joint tenants with right of survivorship	\$1,198.00	\$0.00	\$89.85	\$350.00	B	Prime	026
37-174-05-01	NANCY C. DETURK, Trustee under agreement dated November 15, 1985, entitled the NANCY C. DETURK REVOCABLE TRUST	\$1,198.00	\$0.00	\$89.85	\$350.00	B	Prime	083
37-070-32-01	ALICE DICKERSON and HOWARD DICKERSON, Trustee or Successor Trustee(s) of the ALICE DICKERSON TRUST, dated June 23, 1999	\$1,198.00	\$704.00	\$298.62	\$350.00	B	Prime	037
37-076-40-01	TIMOTHY D. DILLON and DAWN R. DILLON, husband and wife as joint tenants with right of survivorship	\$1,198.00	\$0.00	\$89.85	\$350.00	B	Swing	043
37-171-36-01	DONALD J. DONAHUE and CAROL ANN DONAHUE, husband and wife as joint tenants with right of survivorship	\$1,198.00	\$0.00	\$89.85	\$350.00	B	Prime	080
37-079-42-82	ANNE H. DUFFY, a single female	\$1,198.00	\$0.00	\$89.85	\$350.00	D	Swing	046
37-143-17-83	PAUL DUNN and DOLORES B. DUNN, husband and wife as joint tenants with right of survivorship	\$1,198.00	\$0.00	\$89.85	\$350.00	D	Prime	051
37-068-10-01	2002 WILHELMINA EDWARDS REVOCABLE TRUST, WILHELMINA EDWARDS, Trustee, and any successor Trustee	\$1,198.00	\$0.00	\$89.85	\$350.00	B	Prime	035
37-160-01-03	RONALD FREDERICK and DARLYNN FREDERICK, husband and wife as joint tenants with right of survivorship	\$938.00	\$0.00	\$82.05	\$350.00	B	Prime	069
37-044-45-81	KENNETH J. FREIDEL and LORETTA I. FREIDEL, husband and wife as joint tenants with right of survivorship	\$1,198.00	\$0.00	\$89.85	\$350.00	D	Swing	006

Exhibit 'A'

37-054-47-81	BENTON GALLUN, a single man as Sole and Separate	\$1,198.00	\$0.00	\$89.85	\$350.00	D	Swing	017
37-072-50-01	MIKE L. GIBBS and TAMI L. GIBBS, husband and wife as joint tenants with right of survivorship	\$1,198.00	\$4,445.50	\$2,714.34	\$350.00	B	Swing	039
37-169-20-81	CARL L. GILMAN, JR., an unmarried man	\$1,148.00	\$0.00	\$87.19	\$350.00	D	Prime	078
37-044-49-02	HARVEY GOLDBERG and MARY GOLDBERG, husband and wife as Community Property with Right of Survivorship	\$1,198.00	\$0.00	\$89.85	\$350.00	B	Swing	006
37-164-13-01	MARGARET E. GONG, a single woman	\$1,198.00	\$0.00	\$89.85	\$350.00	B	Prime	073
37-070-08-01	ALAN C. GREIG	\$1,198.00	\$0.00	\$89.85	\$350.00	B	Prime	037
37-076-37-02	LAWRENCE G. GROESBECK and VIRGINIA M. GROESBECK, husband and wife as joint tenants as to an undivided 1/2 interest and REINHART JUNG and VICKI M. JUNG, husband and wife as joint tenants as to an undivided 1/2 interest	\$1,198.00	\$0.00	\$89.85	\$350.00	B	Prime	043
37-155-21-01	THOMAS M. HALWAX and SHERYL L. HALWAX, husband and wife as joint tenants with right of survivorship	\$1,198.00	\$0.00	\$89.85	\$350.00	B	Prime	063
37-059-46-81	TOMMY D. HARTMAN and HAZEL B. HARTMAN, husband and wife as joint tenants with right of survivorship	\$1,198.00	\$0.00	\$89.85	\$350.00	D	Swing	024
37-051-49-81	MARK HAVENER and ERIKA L. HAVENER, husband and wife as joint tenants with right of survivorship	\$1,198.00	\$0.00	\$89.85	\$350.00	D	Swing	014
37-046-27-81	JOSHUA R. HEINS and MARY E. HEINS, husband and wife as joint tenants with right of survivorship	\$1,198.00	\$0.00	\$89.85	\$350.00	D	Prime	008
37-175-05-01	WILLIAM M. HENDERSON and TERRY P. HENDERSON, husband and wife as joint tenants with right of survivorship	\$1,198.00	\$0.00	\$89.85	\$350.00	B	Prime	085
37-062-09-81	SHARON SUZANNE HENROID, Trustee of the SHARON SUZANNE HENROID 2000 REVOCABLE TRUST u/d/t dated May 15, 2000	\$1,198.00	\$0.00	\$89.85	\$350.00	D	Prime	027
37-201-23-01	GARY V. HUNTER and MARIETTA T. HUNTER, Husband and Wife as Joint Tenants	\$1,198.00	\$799.83	\$310.02	\$350.00	B	Prime	112
37-153-38-01	JAMIE INCE and DUANE INCE	\$1,198.00	\$1,108.00	\$888.50	\$350.00	B	Swing	061
37-177-44-81	PAUL JACKSON, JR. and REBECCA M.R. JACKSON, husband and wife as joint tenants with right of survivorship	\$948.00	\$0.00	\$71.10	\$350.00	D	Swing	087
37-076-49-01	JASON M. JARVIS and LILA J. JARVIS, husband and wife as Community Property with right of survivorship	\$1,198.00	\$0.00	\$89.85	\$350.00	B	Swing	043

Exhibit 'A'

37-075-46-01	WILLIAM H. JONES and EILEEN Y. JONES, Husband and Wife as Joint Tenants with Right of Survivorship	\$1,198.00	\$0.00	\$107.16	\$350.00	B	Swing	042
37-077-51-01	WESTON R. JONES and MARILYNN J. JONES, husband and wife as community property	\$1,198.00	\$0.00	\$89.85	\$350.00	B	Swing	044
37-159-07-02	PETER KONDILAS, an unmarried man	\$1,198.00	\$0.00	\$89.85	\$350.00	B	Prime	068
37-054-05-02	ROLAND S. KREVITT and SUSAN M. KREVITT, as Trustees of THE KREVITT FAMILY TRUST dated January 13, 2006, as Community Property	\$1,198.00	\$0.00	\$89.85	\$350.00	B	Prime	017
37-048-21-01	REGAN B. KUSMES, an unmarried man	\$1,198.00	\$0.00	\$89.85	\$350.00	B	Prime	011
37-204-15-81	VICTOR LAMAR and ROSEMARIE LAMAR, husband and wife as joint tenants with right of survivorship	\$1,198.00	\$0.00	\$89.85	\$350.00	D	Prime	115
37-167-48-82	PATRICIA ANN LEACH, a widow	\$1,198.00	\$0.00	\$89.85	\$350.00	D	Swing	076
37-141-43-81	SHERMAN LEE and DANIELLE LEE, husband and wife as Community Property with Right of Survivorship	\$1,198.00	\$0.00	\$89.85	\$350.00	D	Swing	048
37-202-50-81	JAMES A. LEVINS and MARTHA C. LEVINS, husband and wife as joint tenants with right of survivorship	\$1,198.00	\$0.00	\$89.85	\$350.00	D	Swing	113
37-162-12-05	KRIZIA B. TYBORSKI, a single woman	\$1,093.00	\$0.00	\$83.20	\$350.00	B	Prime	071
37-170-05-72	VINCENT K. YUEN	\$1,154.00	\$0.00	\$103.86	\$350.00	C	Prime	079

**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 Odd -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"**

**(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 Even -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'>