

DOUGLAS COUNTY, NV

2018-919281

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09/06/2018 09:21 AM

STEWART TITLE VACATION OWNERSHIP

KAREN ELLISON, RECORDER

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

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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 **August 03, 2018**, in the Office of the County Recorder of Douglas County, Nevada, Official Records, as Document No. 2018-917635, 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.

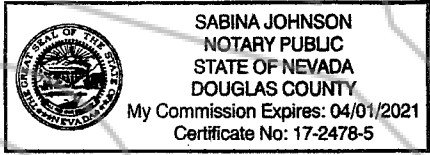
The sale of all said <See Exhibit 'A'> real property will not occur if payment of the total of all outstanding assessments is made, together with payment of costs, fees and expenses incident to the making good of the deficiency of payment, if paid within 60 days following the day upon which this Notice 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: 8/29/18

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 8/29/18 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 Assessment Due	Prior Year's Amounts Owed	Late & Other Fees Owed	Foreclosure Fees (Est.)	Legal Desc. Exhibit	Unit No.	Season	Last 3 Digits of APN
37-057-33-03	ELEANOR V. CANDELARIA, an unmarried woman	\$1,198.00	\$0.00	\$89.85	\$350.00	B	057	Prime	022
37-189-33-83	CAROLINE C. CATALAN, a single woman and SCOTT W. WILLIAMSON, a single man together as joint tenants with right of survivorship	\$1,198.00	\$0.00	\$89.85	\$350.00	D	189	Prime	099
37-186-43-71	JAMES ROBERT LOONEY JR. & DONNA LYNNE LOONEY, husband and wife as joint tenants with right of survivorship	\$0.00	\$779.00	\$402.54	\$350.00	C	186	Swing	096
37-150-22-02	M. KIMBERLY LOUD, a single woman and LYNICE MARIE PINKARD, a single woman together as joint tenants with right of survivorship	\$1,198.00	\$0.00	\$89.85	\$350.00	B	150	Prime	058
37-186-29-81	LUPE LUEVANO JR. and DELMA LUEVANO, husband and wife as joint tenants with right of survivorship	\$1,198.00	\$0.00	\$89.85	\$350.00	D	186	Prime	096
37-046-41-01	JESSICA ANN LYNN, a single woman	\$1,198.00	\$0.00	\$89.85	\$350.00	B	046	Swing	008
37-156-18-81	KIRK MANSFIELD & CHRISTINE MANSFIELD	\$1,198.00	\$0.00	\$89.85	\$350.00	D	156	Prime	064
37-155-42-81	LUCIANO E. MATEO, JR. and FELISSA S. MATEO, husband and wife as joint tenants with right of survivorship	\$882.00	\$0.00	\$68.41	\$350.00	D	155	Swing	063
37-065-32-82	ALBERT C. MATHEWSON, a married man as his sole and separate property, STANLEY CREBASSA, a married man as his sole and separate property and MIKE FERWEDA, a single man	\$1,198.00	\$0.00	\$89.85	\$350.00	D	065	Prime	030

Exhibit 'A'

37-158-41-01	JOSHUA H. MATTHEWS and ELIZABETH C. MATTHEWS, as joint tenants with right of survivorship, and not tenants in common	\$1,042.21	\$0.00	\$428.15	\$350.00	B	158	Swing	066
37-080-10-82	MAUREEN MCGRATH, an unmarried woman	\$1,198.00	\$0.00	\$89.85	\$350.00	D	080	Prime	047
37-066-49-81	MELANIE MCLAREN-GARCIA and ROGELIO GARCIA, wife and husband as joint tenants with right of survivorship	\$1,198.00	\$0.00	\$89.85	\$350.00	D	066	Swing	031
37-074-38-03	RODNEY C. MEHL and his spouse DARCY L. MEHL, as Trustees of the ROD AND DARCY MEHL FAMILY TRUST	\$1,198.00	\$0.00	\$89.85	\$350.00	B	074	Swing	041
37-164-24-81	ROBERT MELTZER, a single man and LINDSEY MELTZER, a single woman	\$1,198.00	\$0.00	\$104.08	\$350.00	D	164	Prime	073
37-184-05-05	ABEL MIRAFLORE and JUDY MIRAFLORE, a married couple	\$1,198.00	\$0.00	\$89.85	\$350.00	B	184	Prime	094
34-012-12-02	JESSE D. MITCHELL and ANDREA D. AVERY-MITCHELL, husband and wife as Joint Tenants with right of survivorship	\$1,198.00	\$783.00	\$611.85	\$350.00	E	012	Prime	013
37-161-01-01	BEN T. MIYAHARA and FLORENCE U. MIYAHARA, husband and wife as joint tenants with right of survivorship	\$1,198.00	\$0.00	\$89.85	\$350.00	B	161	Prime	070
37-192-15-82	MICHAEL R. MORROW and SUE G. MORROW, husband and wife as joint tenants with right of survivorship	\$1,196.00	\$0.00	\$89.70	\$350.00	D	192	Prime	103
37-141-30-81	DONALD R. MURRAY and MARY M. MURRAY, husband and wife as joint tenants with right of survivorship	\$1,198.00	\$0.00	\$89.85	\$350.00	D	141	Prime	048
37-196-31-03	LYNN GEORGE MUTH and HEIDI ANN MUTH, Husband and Wife as Joint Tenants with Right of Survivorship	\$1,198.00	\$1,154.00	\$749.07	\$350.00	B	196	Prime	107

Exhibit 'A'

37-068-33-01	NEIL M. NACHMAN, a single man, as Sole and Separate Property	\$1,198.00	\$83.00	\$442.35	\$350.00	B	068	Prime	035
37-151-25-81	JESSE C. NEWMAN and NATIVIDAD F. NEWMAN, husband and wife as joint tenants with right of survivorship	\$698.51	\$0.00	\$20.96	\$350.00	D	151	Prime	059
37-052-30-01	RICK NICOLINI and MARY ELLEN NICOLINI, husband and wife as joint tenants with right of survivorship	\$1,198.00	\$0.00	\$89.85	\$350.00	B	052	Prime	015
37-068-34-81	WILFRED H. OSWALD and MELBA OSWALD, husband and wife as joint tenants with right of survivorship	\$1,198.00	\$0.00	\$89.85	\$350.00	D	068	Prime	035
37-047-13-82	JAMES S. PACHECO and MELODY PACHECO, husband and wife as joint tenants with right of survivorship	\$1,198.00	\$0.00	\$89.85	\$350.00	D	047	Prime	010
37-203-33-81	DAVID J. PASQUINELLI and JOYCE R. PASQUINELLI, Trustees of the "THE DAVIS J. PASQUINELLI and JOYCE R. PASQUINELLI REVOCABLE TRUST"	\$1,198.00	\$0.00	\$85.85	\$350.00	D	203	Prime	114
37-155-37-82	JULIE PATRON, a single woman and KEN GIEL, a single man together as joint tenants with right of survivorship	\$1,198.00	\$0.00	\$85.85	\$350.00	D	155	Prime	063
37-166-48-81	MATTHEW G. PETERSON and JEAN C. YOUNG, husband and wife as joint tenants with right of survivorship	\$1,198.00	\$0.00	\$89.85	\$350.00	D	166	Swing	075
37-052-06-03	MICHAEL R. PETTIBONE and LYNN PETTIBONE, husband and wife as joint tenants with right of survivorship, and not Tenants in Common	\$1,198.00	\$0.00	\$89.85	\$350.00	B	052	Prime	015
37-079-41-02	OFELIA PHILLIPS, an unmarried woman	\$1,198.00	\$0.00	\$89.85	\$350.00	B	079	Swing	046
37-057-18-01	MICHAEL PREDKO, a single man	\$1,198.00	\$0.00	\$89.85	\$350.00	B	057	Prime	022
37-148-37-81	WILLIAM A. PREUSS and TRACI L. PREUSS, husband and wife as joint tenants with right of survivorship	\$1,198.00	\$0.00	\$89.85	\$350.00	D	148	Prime	056



Exhibit 'A'

37-142-26-01	VALENTINO H. RIBOTA and MAGDALENA E. RIBOTA, husband and wife as joint tenants with right of survivorship	\$1,198.00	\$0.00	\$89.85	\$350.00	B	142	Prime	049
37-193-07-02	DILGEET S. SAHOTA AND GINA M. SAHOTA, HUSBAND AND WIFE AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP	\$1,198.00	\$0.00	\$89.85	\$350.00	B	193	Prime	104
37-048-43-82	ZAVIN SARGIS, A SINGLE MAN, AS HIS SOLE AND SEPARATE PROPERTY	\$1,198.00	\$0.00	\$89.85	\$350.00	D	048	Swing	011
37-192-22-01	PAMELAN N. SHEPHERD, an unmarried woman	\$1,198.00	\$0.00	\$566.95	\$350.00	B	192	Prime	103
37-060-07-84	VERNELL SHEPPARD, a single woman, as sole and separate property	\$1,198.00	\$0.00	\$89.85	\$350.00	D	060	Prime	025
37-159-43-82	ELMER J. SITTS and MARGARET A. POTTIER-SITTS, husband and wife as joint tenants with right of survivorship	\$1,198.00	\$0.00	\$89.85	\$350.00	D	159	Swing	068
37-042-42-01	TERRIL L. SMITH	\$1,198.00	\$0.00	\$89.85	\$350.00	B	042	Swing	004
37-182-36-01	JACK STEMPER, TRUSTEE, THE JACK STEMPER TRUST A/U DTD January 15, 2014	\$1,198.00	\$0.00	\$89.85	\$350.00	B	182	Prime	092
37-055-29-01	RAY STIGERS and VIRGINIA STIGERS, husband and wife as joint tenants with right of survivorship, and not as Tenants In Common	\$1,198.00	\$0.00	\$89.85	\$350.00	B	055	Prime	020
37-045-45-81	R. GRANT STRINGER and KAREN L. STRINGER, husband and wife as joint tenants with right of survivorship	\$1,198.00	\$0.00	\$89.85	\$350.00	D	045	Swing	007
37-067-28-01	MELVIN E. THOMAS and SYDNEY L. THOMAS, husband and wife as joint tenants with right of survivorship	\$1,198.00	\$503.00	\$511.80	\$350.00	B	067	Prime	034
37-192-25-01	J. LAWRENCE TYMKO and BETTY E. TYMKO, husband and wife as joint tenants with right of survivorship	\$1,198.00	\$0.00	\$89.85	\$350.00	B	192	Prime	103

Exhibit 'A'

37-073-44-01	JOSE S. VEGA and LUZ E. VEGA, husband and wife as joint tenants with right of survivorship	\$1,198.00	\$0.00	\$89.85	\$350.00	B	073	Swing	040
37-051-37-01	MICHAEL J. VERRY and EVELYN P. VERRY, husband and wife as joint tenants with right of survivorship	\$1,198.00	\$0.00	\$89.85	\$350.00	B	057	Prime	014
37-160-50-01	ALFONSO A. VILLANUEVA and SHERRY A. VILLANUEVA, husband and wife as joint tenants with right of survivorship	\$1,198.00	\$0.00	\$89.85	\$350.00	B	160	Swing	069
37-182-37-01	FRANKLIN VIZ, a single man and RHINA ARCEO, a single woman together as joint tenants with right of survivorship	\$1,198.00	\$0.00	\$89.85	\$350.00	B	182	Prime	092
37-147-51-02	JAMES R. VOLPATTI, a single man	\$1,198.00	\$0.00	\$89.85	\$350.00	B	147	Swing	055
37-199-41-81	RAMON N. WELDON and BETTY WELDON, husband and wife as joint tenants with right of survivorship	\$1,181.81	\$0.00	\$88.65	\$350.00	D	199	Swing	110
37-070-35-01	GARY E. WHITNEY and CLAIRE A. WHITNEY, husband and wife as joint tenants with right of survivorship	\$1,198.00	\$0.00	\$89.85	\$350.00	B	070	Prime	037
42-267-20-01	PAUL R. WILLIAMS and JOAN R. WILLIAMS, husband and wife as joint tenants with right of survivorship	\$998.00	\$0.00	\$101.82	\$350.00	F	267	All	003
37-175-47-82	KYM L. WILSON and RAYMOND G. WILSON, wife and husband as joint tenants with right of survivorship	\$1,198.00	\$0.00	\$89.85	\$350.00	D	175	Swing	085
37-063-46-81	SAMUEL C. WOODS and LAURIE A. WOODS, husband and wife as joint tenants with right of survivorship	\$1,198.00	\$0.00	\$89.85	\$350.00	D	063	Swing	028
37-194-05-02	WILLIAM E. WUNDERLICH	\$1,198.00	\$0.00	\$89.85	\$350.00	B	194	Prime	105
37-141-25-02	ROBERT A. YATES and CATALINA VILLALOBOS, husband and wife as joint tenants with right of survivorship	\$1,198.00	\$0.00	\$604.57	\$350.00	B	141	Prime	048

Exhibit 'A'

37-181-46-82	JONATHAN S. YOGORE and TRINA M. YOGORE, husband and wife as joint tenants with right of survivorship	\$1,198.00	\$0.00	\$89.85	\$350.00	D	181	Swing	091
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COPY



**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'>

**EXHIBIT "E"**

**(34)**

An undivided 1/51st interest as tenants in common in and to that certain real property and improvements as follows: (A) An undivided 1/38<sup>th</sup> interest in and to Lot 34 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 001 through 038 (inclusive) as shown on that certain Condominium Plan recorded June 22, 1987, as Document No. 156903; 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 recorded August 21, 1984, as Document No. 097150, as amended, by Documents recorded October 15, 1990, June 22, 1987 and November 10, 1987 as Document Nos. 236691, 156904 and 166130, 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 the same unit type conveyed, in Lot 34 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: 1319-30-724-<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 1/48<sup>ths</sup> interest in and to Lot 42 as shown on Tahoe Village Unit No. 3 - 14<sup>th</sup> 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 - 13<sup>th</sup> 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 13<sup>th</sup> 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