

DOUGLAS COUNTY, NV

2019-932665

Rec:\$35.00

\$35.00 Pgs=13

07/29/2019 09:43 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 24, 2019**, in the Office of the County Recorder of Douglas County, Nevada, Official Records, as Document No. 2019-930857, 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: 7/5/19


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

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

Vicky Cress
Vicky Cress, Authorized Agent

STATE OF NEVADA)
) SS
COUNTY OF DOUGLAS)

This instrument was acknowledged before me on July 5th 2019 by Vicky Cress
, 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

 TAMI L. COTTON
NOTARY PUBLIC
DOUGLAS COUNTY
STATE OF NEVADA
My Commission Expires: 04-04-23
Certificate No: 19-2286-5

Tami L. Cotton
Notary Public

Acct. No.	Vesting	2019 Assess. Dues	Prior Year's Amounts Owed	Late Fees Owed	Foreclosure Fees (Est.)	Legal Desc. Exhibit	Unit	Use Year
42-270-13-02	DWIGHT L.K. AKITA, JR. and CANDIDA J. AKITA, husband and wife as joint tenants with right of survivorship	\$1,249.00	\$0.00	\$74.96	\$135.00	B	270	Annual
42-286-28-01	TED R. ALFARO and ANNETTE M. ALFARO, husband and wife, as tenancy by the entirety	\$1,392.00	\$1,226.00	\$614.78	\$135.00	B	286	Annual
42-287-43-72	RAMONA A. ANDERSON, a widow	\$1,249.00	\$0.00	\$74.96	\$135.00	C	287	Odd
42-257-19-01	LARRY N. BALLARD and JANICE L. BALLARD, husband and wife as joint tenants	\$980.00	\$0.00	\$58.80	\$135.00	B	257	Annual
42-267-06-83	RUSSELL N. BANKS and LA TARSHA M. BANKS, husband and wife as joint tenants	\$1,737.50	\$0.00	\$581.51	\$135.00	D	267	Even
42-275-42-01	DANIEL LOUIS BARBA and BIRNEY AUGUSTUS NIEDERBRACH, joint tenants with right of survivorship	\$599.00	\$0.00	\$45.71	\$135.00	B	275	Annual
42-270-41-01	ROBERT A. BELL, an unmarried man	\$1,249.00	\$0.00	\$74.96	\$135.00	B	270	Annual
42-299-18-01	GENTRY D. BENJAMIN, as tenant in severalty	\$1,249.00	\$4,456.00	\$2,294.52	\$135.00	B	299	Annual
42-265-13-01	STEPHANIE BIRCHMAN, a single person	\$1,249.00	\$898.00	\$303.98	\$135.00	B	265	Annual
42-287-39-01	BMA SERVICES, LLC, a Washington Limited Liability Company	\$1,243.00	\$0.00	\$74.60	\$135.00	B	287	Annual

Exhibit 'A'

42-299-04-02	P. LETICIA CHAVEZ, a single woman and OLIVIER CHAVEZ, a single woman, together as joint tenants	\$1,249.00	\$0.00	\$74.96	\$135.00	B	299	Annual
42-290-01-01	QIANG CHEN, a single man and QING HE, a single woman together as joint tenants with right of survivorship	\$1,249.00	\$0.00	\$74.96	\$135.00	B	290	Annual
42-269-33-02	TING-KUANG CHIANG and CHING-FANG CHANG, husband and wife as joint tenants with right of survivorship	\$1,249.00	\$0.00	\$92.93	\$135.00	B	269	Annual
42-264-06-71	CHARLES E. CINNAMON and LINDA B. CINNAMON, husband and wife as joint tenants with right of survivorship	\$1,249.00	\$0.00	\$74.96	\$135.00	C	264	Odd
42-270-06-81	GEORGE L. COPELAND, an unmarried man	\$998.00	\$0.00	\$616.52	\$135.00	D	270	Even
42-280-43-01	DENNIS J. DOUGHER and CATHERINE A. DOUGHER, husband and wife as joint tenants with right of survivorship	\$1,249.00	\$0.00	\$74.96	\$135.00	B	280	Annual
42-268-13-01	MYRA E. DOZIER, an unmarried woman	\$1,392.00	\$0.00	\$83.52	\$135.00	B	268	Annual
42-287-14-01	KURT W. DREWSKI and CYNTHIA W. DREWSKI, husband and wife as joint tenants with right of survivorship	\$1,249.00	\$0.00	\$74.96	\$135.00	B	287	Annual
42-281-01-02	RUTH R. DYKE, an unmarried woman	\$1,249.00	\$0.00	\$74.96	\$135.00	B	281	Annual
42-295-07-01	LARRY D. FISCHER and GERDA A. FISCHER, husband and wife as joint tenants with right of survivorship	\$1,392.00	\$0.00	\$83.52	\$135.00	B	295	Annual
42-275-02-71	GOSPEL TABERNACLE, INC	\$1,249.00	\$0.00	\$74.96	\$135.00	C	275	Odd

Exhibit 'A'

42-298-27-01	LEE GRIFFEY and SHIRLEY W. GRIFFEY, husband and wife as joint tenants with right of survivorship	\$1,249.00	\$0.00	\$74.96	\$135.00	B	298	Annual
42-284-07-01	ROSS J. GURULE and MARGE M. GURULE, husband and wife as joint tenants with right of survivorship	\$1,249.00	\$0.00	\$74.96	\$135.00	B	284	Annual
42-300-50-01	HENRY HABRA, a single man	\$1,249.00	\$0.00	\$74.96	\$135.00	B	300	Annual
42-263-20-01	JOHN W. HAYES and MARY E. HAYES, husband and wife as joint tenants with right of survivorship	\$1,249.00	\$0.00	\$74.96	\$135.00	B	263	Annual
42-291-13-72	TERESA M. HURST, a single woman	\$1,249.00	\$0.00	\$74.96	\$135.00	C	291	Odd
42-256-33-72	KRISTINA JOHNS and PAUL JOHNS, wife and husband, as joint tenants with right of survivorship	\$1,249.00	\$0.00	\$74.96	\$135.00	C	256	Odd
42-257-08-01	JAY P. JOHNSON and CHARLYE M. JOHNSON, Trustees of the JAY P. JOHNSON and CHARLYE M. JOHNSON FAMILY TRUST, dated September 24, 1993	\$1,249.00	\$0.00	\$74.96	\$135.00	B	259	Annual
42-259-48-01	LYLE T. JONES, an unmarried man	\$1,392.00	\$0.00	\$83.52	\$135.00	B	259	Annual
42-299-32-01	MILTON A. KAMSLER, JR. and RUTH H. KAMSLER, Trustees of the KAMSLER REVOCABLE TRUST, dated June 7, 1996	\$1,249.00	\$0.00	\$74.96	\$135.00	B	299	Annual
42-299-33-01	MILTON A. KAMSLER, JR. and RUTH H. KAMSLER, Trustees of the KAMSLER REVOCABLE TRUST, dated June 7, 1996	\$1,249.00	\$0.00	\$74.96	\$135.00	B	299	Annual

Exhibit 'A'

42-278-31-81	ANDREW R. KING and DAWN KING, husband and wife as joint tenants with right of survivorship	\$927.00	\$0.00	\$875.87	\$135.00	D	278	Even
42-277-04-02	WILLIAM W. LEE and MAY D. LEE, husband and wife as joint tenants with right of survivorship	\$1,392.00	\$0.00	\$83.52	\$135.00	B	277	Annual
42-292-34-01	EVO D. MARINI, an unmarried man, as to an undivided 50% interest and PAT SCHUETZ, an unmarried woman, as to an undivided 50% interest	\$1,249.00	\$0.00	\$74.96	\$135.00	B	292	Annual
42-269-41-71	RUSSELL MARKUS and LYNNE MARKUS, husband and wife as joint tenants with right of survivorship	\$1,249.00	\$364.00	\$740.89	\$135.00	C	269	Odd
42-294-18-71	TIM MCNALLY, an unmarried man and ROBERTA ODAHL, an unmarried woman, together as joint tenants with right of survivorship	\$1,249.00	\$0.00	\$74.96	\$135.00	C	294	Odd
42-264-24-71	HENRY T. MORA and CARMEN M. MORA, husband and wife as joint tenants with right of survivorship	\$1,249.00	\$0.00	\$74.96	\$135.00	C	264	Odd
42-256-51-01	SHERI R. MORPER and GRANT J. MORPER, As their interests may appear	\$1,249.00	\$0.00	\$74.96	\$135.00	B	256	Annual
42-287-20-01	TOMAS MOSKOVIC and DENDY MOSKOVIC, husband and wife as joint tenants with right of survivorship	\$1,249.00	\$0.00	\$7,496.00	\$135.00	B	287	Annual
42-293-51-02	CHERYL NABORS, an unmarried woman	\$1,249.00	\$0.00	\$74.96	\$135.00	B	293	Annual

42-298-13-01	B. MICHAEL NAKONECZNY and NINA L. NAKONECZNY, husband and wife as joint tenants with right of survivorship	\$1,249.00	\$0.00	\$74.96	\$135.00	B	298	Annual
42-270-19-71	FRANKLIN KEITH PECK and CYNTHIA CROUCH PECK, husband and wife as joint tenants with right of survivorship	\$1,249.00	\$0.00	\$74.96	\$135.00	C	270	Odd
42-258-02-01	RANDALL R. PENN and MARCIA BAILEY PENN, husband and wife as joint tenants with right of survivorship	\$1,249.00	\$0.00	\$74.96	\$135.00	B	258	Annual
42-290-02-01	CAT-KHANH PHAM and XUAN LOAN HO, husband and wife as joint tenants with right of survivorship	\$1,249.00	\$6,396.00	\$4,676.48	\$135.00	B	290	Annual
42-286-22-01	RICHARD PIEKLO and MONICA WELLS, husband and wife, as joint tenants with rights of survivorship	\$791.80	\$0.00	\$61.65	\$135.00	B	286	Annual
42-287-33-01	JEANNIE PIZZONIA, a widow	\$1,249.00	\$0.00	\$74.96	\$135.00	B	287	Annual
42-300-26-72	GREGORY L. READY and CHRISTINE L. READY, husband and wife as joint tenants	\$1,249.00	\$0.00	\$74.96	\$135.00	C	300	Odd
42-262-44-71	ROBERT D. RENSI and JOAN M. RENSI, husband and wife as joint tenants with right of survivorship	\$1,249.00	\$0.00	\$74.96	\$135.00	C	262	Odd
42-293-04-01	RAYMOND H. RICE and PATRICIA A. RICE, as Trustees of THE RICE FAMILY REVOCABLE TRUST under agreement dated August 23, 1994	\$1,249.00	\$0.00	\$74.96	\$135.00	B	293	Annual

Exhibit 'A'

42-280-16-72	ALLISON SANDEFUR, a single woman and DONNA SANDEFUR and RUSSELL SANDEFUR, wife and husband all together as joint tenants with right of survivorship	\$1,249.00	\$0.00	\$74.96	\$135.00	C	280	Odd
42-295-50-01	JAMES C. SCHUDE and LINDA D. SCHUDE, husband and wife as joint tenants with right of survivorship	\$1,392.00	\$6,122.00	\$3,657.44	\$135.00	B	295	Annual
42-265-06-01	WILLIAM A. SHERRILL III, an unmarried man	\$1,249.00	\$0.00	\$74.96	\$135.00	B	265	Annual
42-297-32-01	TED SIMOS, a married man as his sole and separate property	\$1,249.00	\$0.00	\$74.96	\$135.00	B	297	Annual
42-257-49-01	HENRY SIU and DONNA M. SIU, husband and wife as joint tenants with right of survivorship, and not as tenants in common	\$1,249.00	\$73.00	\$91.46	\$135.00	B	257	Annual
42-283-01-01	THERON SKYLES, a single man	\$1,249.00	\$0.00	\$92.27	\$135.00	B	283	Annual
42-264-04-01	EDWARD ROBERT STARRS, an unmarried man	\$1,249.00	\$0.00	\$74.96	\$135.00	B	264	Annual
42-267-37-01	COMMUNITY BANK AND TRUST, as Trustee of the JON C. STOFFER EXEMPTION TRUST	\$1,249.00	\$0.00	\$74.96	\$135.00	B	267	Annual
42-275-10-01	CHRISTOPHER C. SULLIVAN, an individual	\$1,249.00	\$0.00	\$74.96	\$135.00	B	275	Annual
42-301-40-01	LUKE SWEENEY and GWEN SWEENEY, husband and wife as joint tenants with right of survivorship	\$1,392.00	\$0.00	\$83.52	\$135.00	B	301	Annual

Exhibit 'A'

42-277-16-01	IAIN V. TAYLOR and JILL M. TAYLOR, husband and wife as joint tenants with right of survivorship	\$1,392.00	\$0.00	\$83.52	\$135.00	B	277	Annual
42-295-01-01	IAIN V. TAYLOR and JILL M. TAYLOR, husband and wife as joint tenants with right of survivorship	\$1,392.00	\$0.00	\$83.52	\$135.00	B	295	Annual
42-291-31-01	ERMIAS TILAHUN, a married man	\$1,249.00	\$0.00	\$74.96	\$135.00	B	291	Annual
42-263-13-71	RENE C. TREVINO and EDITH C. TREVINO, husband and wife as joint tenants with right of survivorship	\$1,249.00	\$0.00	\$74.96	\$135.00	C	263	Odd
42-289-20-72	GARY Z. UY and MARISSA C. UY, husband and wife as joint tenants with right of survivorship	\$1,249.00	\$0.00	\$74.96	\$135.00	C	289	Odd
42-276-01-71	JOHN E. VAN LOY and SANDRA J. VAN LOY, Trustees of THE VAN LOY FAMILY LIVING TRUST, dated 8-10-00	\$1,249.00	\$0.00	\$74.96	\$135.00	C	276	Odd
42-287-15-01	MICHAEL SAMUEL RING VARAT and ROBYN ELIZABETH VARAT, husband and wife as joint tenants with right of survivorship	\$1,249.00	\$0.00	\$74.96	\$135.00	B	287	Annual
42-293-33-01	LUIS VELA, JR. and SYLVIA L. VELA, husband and wife as joint tenants with right of survivorship	\$1,249.00	\$0.00	\$74.96	\$135.00	B	293	Annual
42-300-34-72	MARKKEYCES L. WADLEY and KRYSSTYL M. WADLEY, husband and wife as joint tenants	\$570.00	\$0.00	\$36.63	\$135.00	C	300	Odd
42-281-11-01	ERIC T. WELCH and SUSAN D. WELCH, husband and wife as joint tenants with right of survivorship	\$1,249.00	\$0.00	\$74.96	\$135.00	B	281	Annual

Exhibit 'A'

42-280-20-72	VIRGINIA A. WELLNER, an unmarried woman	\$1,249.00	\$0.00	\$74.96	\$135.00	C	280	Odd
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	\$1,249.00	\$0.00	\$74.96	\$135.00	B	297	Annual

DRAFT

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 (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 Odd-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

EXHIBIT "D"

(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 Even-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