

DOUGLAS COUNTY, NV

2019-933825

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08/19/2019 08:56 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

**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 15, 2019**, in the Office of the County Recorder of Douglas County, Nevada, Official Records, as Document No. 2019-931734, 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	2019 Assessment Due	Prior Year's Amounts Owed	Late & Other Fees Owed	Foreclosure Fees (Est.)	Legal Desc. Exhibit	Season	Last 3 Digits of APN
37-161-36-01	JOANNE E. ACOSTA, Trustee of the JOANNE E ACOSTA TRUST, dated August 24, 2004 and MEL A. ACOSTA, JR., as their interests may appear	\$1,249.00	\$0.00	\$74.96	\$150.00	B	Prime	070
37-045-17-01	YUSUP ADZHIEV, a married individual as his sole and separate property	\$1,249.00	\$0.00	\$74.96	\$150.00	B	Prime	007
37-177-04-01	KEVIN D. ALEXANDER and ALMA T. ALEXANDER, husband and wife as joint tenants with right of survivorship	\$1,249.00	\$0.00	\$74.96	\$150.00	B	Prime	087
37-070-46-81	LEOPOLDO D.C. ALVAREZ and DINA Y. ALVAREZ, husband and wife as joint tenants with right of survivorship	\$798.00	\$0.00	\$601.52	\$150.00	D	Swing	037
37-053-19-72	JEFFREY ARCILLA, a single man	\$1,249.00	\$0.00	\$74.96	\$150.00	C	Prime	016
37-150-09-03	TIMOTHY M. ATWOOD, Trustee of the TIMOTHY M. ATWOOD TRUST dated December 1, 2006, and SUSAN C. ATWOOD, Trustee of the SUSAN C. ATWOOD TRUST dated December 1, 2006	\$1,249.00	\$0.00	\$74.96	\$150.00	B	Prime	058
37-051-28-71	JOE AZZOLINO and RITA AZZOLINO, husband and wife	\$1,249.00	\$0.00	\$74.96	\$150.00	C	Prime	014
37-173-32-71	THOMAS M. BEAHM, an unmarried man	\$1,249.00	\$865.49	\$1,019.44	\$150.00	C	Prime	082

Exhibit 'A'

37-142-46-72	FRANK BEJARANO and LUPE BEJARANO, husband and wife as joint tenants with right of survivorship	\$1,249.00	\$0.00	\$74.96	\$150.00	C	Swing	049
37-064-22-01	ALAN BELL and ANNE H. BELL, husband and wife as joint tenants	\$1,249.00	\$0.00	\$74.96	\$150.00	B	Prime	029
37-160-20-01	STEVE A. BLASS and TAMMY W. BLASS, husband and wife as joint tenants with right of survivorship, and not as tenants in common	\$1,249.00	\$198.00	\$141.24	\$150.00	B	Prime	069
37-080-35-72	BRUNO BOROWCZYK, JR. and CATHERINE BOROWCZYK, husband and wife as joint tenants with right of survivorship	\$1,249.00	\$0.00	\$74.96	\$150.00	C	Prime	047
37-054-50-71	MARCUS BRANCH and LYNN SASSER-BRANCH, husband and wife as joint tenants with right of survivorship	\$949.00	\$0.00	\$84.70	\$150.00	C	Swing	017
37-199-41-72	GARY L. BRUMLEY and KAREN A. BRUMLEY, husband and wife as joint tenants with right of survivorship	\$1,249.00	\$0.00	\$74.96	\$150.00	C	Swing	110
37-062-42-71	JAMES G. CARLIN and LYNN A. CARLIN, husband and wife as joint tenants with right of survivorship	\$1,249.00	\$0.00	\$74.96	\$150.00	C	Swing	027
37-188-25-01	FRANK CARPENTER and LILLIE CARPENTER, husband and wife as joint tenants with right of survivorship	\$1,249.00	\$0.00	\$74.96	\$150.00	B	Prime	098

Exhibit 'A'

37-080-12-01	JAMES V. CASO, an unmarried man, and JACKI L. SIMPSON, an unmarried woman, as joint tenants with right of survivorship	\$1,249.00	\$0.00	\$74.96	\$150.00	B	Prime	047
37-054-42-72	WARREN W. CATE and SYLVIA L. CATE, husband and wife as joint tenants with right of survivorship	\$1,249.00	\$0.00	\$74.96	\$150.00	C	Swing	017
37-190-03-01	TED R. CATON and SHARON A. CATON, husband and wife as joint tenants with right of survivorship	\$1,249.00	\$0.00	\$74.96	\$150.00	B	Prime	100
37-074-25-02	CHARLES P. CATRON and NICOLE L. CATRON, husband and wife as joint tenants with right of survivorship	\$1,249.00	\$0.00	\$74.96	\$150.00	B	Prime	041
37-044-39-74	ERIC F. CHENG and JESSICA H. WANG-CHENG, husband and wife as joint tenants with right of survivorship	\$1,249.00	\$0.00	\$74.96	\$150.00	C	Swing	006
37-145-01-01	DONALD R. COLE, a married man, as his sole and separate property	\$1,249.00	\$0.00	\$74.96	\$150.00	B	Prime	053
37-069-30-01	HENRY COLLINS, JR. and MATTIE E. COLLINS, as co-trustees of the HENRY AND MATTIE COLLINS TRUST, created on May 9, 2007	\$1,249.00	\$0.00	\$74.96	\$150.00	B	Prime	036
37-054-02-03	VICTOR J. COTRONE and JOYCE A. COTRONE, husband and wife as joint tenants with right of survivorship	\$1,249.00	\$0.00	\$74.96	\$150.00	B	Prime	017

Exhibit 'A'

37-047-42-02	GERALD C. CRUTCHFIELD, Trustee of the GERALD C. AND THERESA L. CRUTCHFIELD 2004 TRUST, dated March 24, 2004	\$1,249.00	\$0.00	\$74.96	\$150.00	B	Swing	010
37-177-21-01	GERALD C. CRUTCHFIELD, Trustee of the GERALD C. AND THERESA L. CRUTCHFIELD 2004 TRUST, dated March 24, 2004	\$1,249.00	\$0.00	\$74.96	\$150.00	B	Prime	087
37-164-38-01	ABDUL RASHID DADABHOY and BILKIS DADABHOY, as husband and wife	\$1,249.00	\$0.00	\$74.96	\$150.00	B	Swing	073
37-061-10-01	RAMONA DIDOMENICO, an unmarried woman	\$1,249.00	\$0.00	\$74.96	\$150.00	B	Prime	026
37-190-28-72	RICK L. DOTY and DIANE DOTY, husband and wife as joint tenants with right of survivorship	\$1,249.00	\$0.00	\$74.96	\$150.00	C	Prime	100
37-145-38-02	RANDY ELLIS and DANA ELLIS, husband and wife as joint tenants with right of survivorship	\$1,249.00	\$0.00	\$110.90	\$150.00	B	Swing	053
37-169-39-01	CHRISTOPHER ESTRADA and FLOR ESTRADA, husband and wife as joint tenants with right of survivorship	\$1,249.00	\$0.00	\$74.96	\$150.00	B	Swing	078
37-045-18-73	RUSSELL L. FENN and GLENNNA M. FENN, husband and wife as joint tenants with right of survivorship	\$1,249.00	\$0.00	\$74.96	\$150.00	C	Prime	007

Exhibit 'A'

37-154-36-01	JAMES V. FILARDO and BARBARA FILARDO, co-trustees or their successors in trust, under the FILARDO FAMILY TRUST dated October 15, 1990, and any amendments thereto	\$1,249.00	\$0.00	\$74.96	\$150.00	B	Prime	062
37-176-22-01	PHILIP FLEISHMAN and JANE E. FLEISHMAN, husband and wife as joint tenants with right of survivorship	\$1,249.00	\$0.00	\$74.96	\$150.00	B	Prime	086
37-070-12-01	CLARENCE FOREMAN, and FRANCINE J. MCKINNEY, husband and wife as joint tenants with right of survivorship	\$1,249.00	\$0.00	\$74.96	\$150.00	B	Prime	037
37-075-48-71	FRED FORMAN and ESTHER S. FORMAN, husband and wife as joint tenants with right of survivorship	\$1,249.00	\$0.00	\$74.96	\$150.00	C	Swing	042
37-074-31-02	DOUGLAS P. FUNDERBURK and LINDA HEALD FUNDERBURK, husband and wife as joint tenants with right of survivorship	\$1,249.00	\$0.00	\$74.96	\$150.00	B	Prime	041
37-148-09-02	JUDENE MARIE GAUTIER, a single woman	\$1,249.00	\$0.00	\$74.96	\$150.00	B	Prime	056
37-191-44-71	HAROLD GAY, an unmarried man	\$1,249.00	\$0.00	\$74.96	\$150.00	C	Swing	102
37-184-31-01	NANCY S. GELVIN, a married woman as her sole and separate property	\$1,249.00	\$0.00	\$74.96	\$150.00	B	Prime	094
37-062-14-03	SHEELA GEORGE, an unmarried woman	\$849.00	\$0.00	\$50.96	\$150.00	B	Prime	027

Exhibit 'A'

37-052-45-01	PAUL F. GILBERT and SHERRY A. GILBERT, husband and wife as joint tenants with right of survivorship	\$1,249.00	\$0.00	\$74.96	\$150.00	B	Swing	015
37-070-16-72	CARL E. GILMORE and DOROTHY GILMORE, husband and wife as joint tenants with right of survivorship	\$1,249.00	\$0.00	\$74.96	\$150.00	C	Prime	037
37-183-18-71	MIGUEL A. GOMEZ JR. and VICKY GOMEZ, husband and wife as joint tenants	\$1,249.00	\$0.00	\$74.96	\$150.00	C	Prime	093
37-141-11-73	MARIBEL GONZALEZ, a single woman	\$1,249.00	\$0.00	\$74.96	\$150.00	C	Prime	048
37-166-19-01	NORMAN GORDON and MARILYN M. GORDON, husband and wife as joint tenants with right of survivorship, and not as tenants in common	\$1,249.00	\$0.00	\$74.96	\$150.00	B	Prime	075
37-067-27-73	PAUL C. GORMAN, Trustee of the EDWARD and ORPHA GORMAN TRUST, dated November 29, 1988	\$1,249.00	\$0.00	\$74.96	\$150.00	C	Prime	034
37-203-40-02	RICHARD L. GRAUEL and SHIRLEY M. GRAUEL, husband and wife as joint tenants with right of survivorship	\$1,249.00	\$7,263.73	\$5,538.52	\$150.00	B	Swing	114
37-164-35-71	JEROME S. GUTKIN and ANITA F. GUTKIN, husband and wife as joint tenants with right of survivorship, and not as tenants in common	\$1,249.00	\$0.00	\$74.96	\$150.00	C	Prime	073

Exhibit 'A'

37-202-39-71	STEPHEN D. HALL and RALFEIA HALL, husband and wife as joint tenants with right of survivorship	\$1,249.00	\$0.00	\$74.96	\$150.00	C	Swing	113
37-144-29-01	HAROLD H. HALLIBURTON and SUSAN K. HALLIBURTON, husband and wife as joint tenants with right of survivorship, and not as tenants in common	\$1,249.00	\$0.00	\$74.96	\$150.00	B	Prime	052
37-194-20-01	MARK E. HAMILTON and DAWN S. HAMILTON, husband and wife as joint tenants with right of survivorship	\$1,249.00	\$0.00	\$74.96	\$150.00	B	Prime	105
37-077-34-01	SHARON HARLOWE, an unmarried woman	\$1,249.00	\$0.00	\$74.96	\$150.00	B	Prime	044
37-192-41-72	SHARON HARLOWE, an unmarried woman	\$1,249.00	\$0.00	\$74.96	\$150.00	C	Swing	103
37-065-50-72	LEANNIE HARRINGTON, a single woman	\$1,249.00	\$0.00	\$74.96	\$150.00	C	Swing	030
37-188-19-71	DONNIE J. HARRIS II and MICHELLE HARRIS, husband and wife as joint tenants with right of survivorship	\$1,249.00	\$0.00	\$74.96	\$150.00	C	Prime	098
37-203-03-03	MARGARET M. HARRIS, a single woman	\$1,249.00	\$0.00	\$74.96	\$150.00	B	Prime	114
37-057-31-01	TERESA L. HAULMAN and CHAD R. HAULMAN, wife and husband as community property with right of survivorship	\$1,249.00	\$0.00	\$74.96	\$150.00	B	Prime	022

37-156-40-71	WILLIAM L. HAWKEY and LISA H. HAWKEY, husband and wife as joint tenants with right of survivorship	\$1,249.00	\$0.00	\$74.96	\$150.00	C	Swing	064
37-153-29-01	GRANT HAWKINS and CHRISTY HAWKINS, as joint tenants and not tenants in common	\$1,249.00	\$0.00	\$74.96	\$150.00	B	Prime	061
37-184-49-01	CONNIE J. HELWIG, Trustee, or her successor in trust, under the HELWIG FAMILY REVOCABLE TRUST, dated May 9, 2006 and GAIL A. DURST, Trustee, or her successor in trust, under the DURST FAMILY REVOCABLE TRUST, dated May 9, 2006	\$1,249.00	\$0.00	\$74.96	\$150.00	B	Swing	094
37-146-49-01	TONYA RENEE HEMPHILL and ANTHONY HEMPHILL, wife and husband, as community property	\$1,249.00	\$3,950.00	\$6,683.00	\$150.00	B	Swing	054
37-141-39-01	PATRICIA SCHACKEL HICKS, as Trustee of THE HICKS FAMILY TRUST	\$1,249.00	\$0.00	\$74.96	\$150.00	B	Swing	048
37-175-43-72	WAYNE A. HINTHORNE and CRYSTAL A. HINTHORNE, husband and wife as joint tenants with right of survivorship	\$1,249.00	\$0.00	\$74.96	\$150.00	C	Swing	085
37-052-24-01	LESLIE C. JOHNSON, an unmarried man	\$1,249.00	\$0.00	\$74.96	\$150.00	B	Prime	015
37-053-43-72	VICTORIA KISS, a married person	\$1,249.00	\$0.00	\$74.96	\$150.00	C	Swing	016

Exhibit 'A'

37-042-23-01	GERRY KIVIHARJU and GAYLEEN T. KIVIHARJU, husband and wife as joint tenants with right of survivorship	\$0.00	\$0.00	\$0.00	\$150.00	B	Prime	004
37-079-06-01	KARL H. KLEIN and PATRICIA I. KLEIN, husband and wife as joint tenants as to an undivided 1/2 interest and ROBERT LLORIN and PATTI LLORIN, husband and wife as joint tenants as to an undivided 1/2 interest	\$1,249.00	\$6,929.75	\$6,434.07	\$150.00	B	Prime	046
37-172-12-71	CYNTHIA KRAUS, an unmarried person	\$1,249.00	\$0.00	\$74.96	\$150.00	C	Prime	081
37-066-40-01	FABIO LANDO and GLENDA LANDO	\$1,249.00	\$0.00	\$296.84	\$150.00	B	Swing	031
37-075-44-71	GEORGE E. LERAY II and JEANIE M. LERAY, husband and wife as joint tenants with right of survivorship	\$1,249.00	\$0.00	\$74.96	\$150.00	C	Swing	042
37-169-32-72	JUDITH LETCHER-STRAUS, a married woman as her sole and separate property	\$1,249.00	\$0.00	\$74.96	\$150.00	C	Prime	078
37-050-11-01	STEVE LINSEY, sole owner	\$1,249.00	\$5,287.66	\$3,230.10	\$150.00	B	Prime	013
37-043-33-71	EARLY LUCAS and LAUREN H. LUCAS, husband and wife as joint tenants with right of survivorship	\$1,249.00	\$0.00	\$74.96	\$150.00	C	Prime	005

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 1/106th interest in and to Lot 37 as shown on Tahoe Village Unit No. 3 - 13th 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 1/102nd interest as tenants in common in and to that certain real property and improvements as follows: (A) An undivided 1/106th interest in and to Lot 37 as shown on Tahoe Village Unit No. 3 - 13th 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 1/102nd interest as tenants in common in and to that certain real property and improvements as follows: (A) An undivided 1/106th interest in and to Lot 37 as shown on Tahoe Village Unit No. 3 - 13th 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'>