DEED UPON LIEN FORECLOSURE

DOUGLAS COUNTY, NV RPTT:\$538.20 Rec:\$35.00 \$573.20 Pgs=12

2019-940378

12/31/2019 01:57 PM

STEWART TITLE VACATION OWNERSHIP

KAREN ELLISON, RECORDER

RPTT: \$538.20

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

WHEN RECORDED and MAIL TAX STATEMENTS TO:

The Ridge Tahoe Property Owners' P.O. Box 5790

Stateline, Nevada 89449

THIS DEED UPON LIEN FORECLOSURE is made this December 2, 2019 by Holiday Inn Club Vacations Incorporated, a Delaware corporation, herein Grantor, having the address of P.O. Box 5790, Stateline, Nevada, 89449, and the Ridge Tahoe Property Owners' Association, a Nevada non-profit corporation, herein Grantee.

Grantor, pursuant to its powers and authority provided by law and as set forth in that Fourth Amended and Restated Declaration of Timeshare Covenants, Conditions and Restrictions for The Ridge Tahoe dated January 30, 1984, recorded February 14, 1984 in Book 284 at Page 5202 as Document Number 096758, Official Records of Douglas County, Nevada, and as amended, thereby establishing a lien against that property legally described on <See Exhibit 'A'> attached hereto and incorporated herein by this reference, hereinafter the Property.

Grantor caused a Notice of Default and Election to sell to be recorded against the interest of <See Exhibit 'A'> on August 30, 2019, as Document Number 2019-934529 in the Official Records of Douglas County, Nevada, and a Notice of Sale of the Property was published in the Record Courier, a newspaper of general circulation in Douglas County, Nevada, once a week for three consecutive weeks commencing on November 7, 2019, and a copy of said Notice was posted for not less than twenty (20) days at the location of the sale and also at not less than three (3) public places in the locale of the Property, namely (1) United States Post Office, Zephyr Cove Substation; (2) Zephyr Cove Library, Zephyr Cove and (3) United States Post Office, Kingsbury Substation.

Grantor did sell the Property at public auction at the time and place noticed for such sale on November 15, 2019, to Grantee, the highest bidder, for U.S. <See Exhibit 'A'>, in cash, in full or partial satisfaction of the indebtedness secured by the Notice of Claim of Lien recorded July 29, 2019 as Document No. 2019-933417 of official records of Douglas County, Nevada.

Grantor, for good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, does by these presents remise, release, sell, convey and quit claim, without covenant or warranty, express or implied, to Grantee, all right, title, interest, claim and demand of Grantor in and to the property.

IN WITNESS WHEREOF, Grantor has caused this Deed to be executed in its name as of the day and year first above written.

Dated: 12/23/10

Grantor

THE RIDGE TAHOE PROPERTY OWNERS' ASSOCIATION, a Nevada non-profit corporation

BY: Holiday Inn Club Vacations Incorporated, a Delaware corporation, its Attorney-In-Fact

Natalie Aiazzi, Senior Manager of Finance,

Authorized Signer

DEED UPON LIEN

FORECLOSURE

	STATE OF NEVADA) WASHOE) SS COUNTY OF DOUGLAS)
	This instrument was acknowledged before me on 121219 by Natalie Aiazzi as the authorized signer of Holiday Inn Club Vacations Incorporated, a Delaware corporation as Attorney-In-Fact
	for The Ridge Tahoe Property Owners' Association, a Nevada non-profit corporation.
	Glame Deich aheron
	Nótary Public
	JEANNE LEIGH AHARONIAI Notary Public - State of Newad County of Washoe
	X Grantee was the foreclosing Beneficiary; Consideration was ; My App. Expires Sept. 13, 202
	\$137,714.92
ı	X Computed on the consideration or value of property conveyed.

						PASTIGET STATES OF THE STATES
Acct No.	Vesting	Bid Amt	Legal Desc. Exhibit	Unit	Season	Last 3 Digits of APN
37-193-48-71	RANDALL CRENSHAW and ALMA CRENSHAW, husband and wife as joint tenants with right of survivorship	\$1,476.43	т	193	Swing	104
28-011-18-02	JOHN BROOK DARLEY, a single man and NORA LEE ROBLES, an unmarried woman together as joint tenants with right of survivorship	\$1,226.43	C	011	All	012
16-025-24-82	YOLANDA GUNZEL, a married woman as her sole and separate property	\$12,448.33	σ	025	All	001
28-014-15-02	DANIEL K. HOMES and SHERYL L. HOLMES, husband and wife as joint tenants with right of survivorship	\$2,215.91	C	014	All	017
37-198-36-01	MARIO P. MARCHETTI and JODI MARCHETTI, husband and wife as joint tenants with right of survivorship	\$1,715.19	B	198	Prime	109
37-044-21-71	MARINA BAY AND MIDLER SERVICES, LLC, A Limited Liability Company and GERALD URKE	\$1,715.19	m	044	Prime	006
37-057-49-73	MARINA BAY AND MIDLER SERVICES, LLC, A Limited Liability Company	\$1,692.09	Ш	057	Swing	022
37-068-42-02	MARINA BAY AND MIDLER SERVICES, LLC, A Limited Liability Company	\$1,692.09	D	068	Swing	035
37-178-21-73	LIBBY MATULICH, a single woman	\$1,692.09	Е	178	Prime	089
37-194-10-01	DENNIS M. MCCORMAC and KAY L. MCCORMAC, Trustees or their successors in trust, under the MCCORMAC LIVING TRUST, dated September12, 2007 and any amendments thereto	\$1,715.19	D	194	Prime	105
37-171-43-72	CHARLES R. MCFARLAND, a married man as his sole and separate property	\$1,692.09	m	171	Swing	080
37-153-23-72	THEODORE J. MEDEIROS and NANCY I. MEDEIROS, husband and wife as joint tenants	\$1,715.19	E	153	Prime	061

		-				
37-073-40-02	LARRY C. MILLER and V. CHARLENE MILLER, husband and wife as joint tenants with right of survivorship, and no as tenants in common	\$1,715.19	D	073	Swing	040
37-170-35-72	37-170-35-72 JESSICA MILLER, a single woman	\$1,692.09	П	170	Prime	079
37-071-37-01	TEWFIK S. MOMTAZ and NEMAT A. MOMTAZ, husband and wife as joint tenants with right of survivorship	\$1,715.19	ם	071	Prime	038
37-176-18-71	MICHAEL J. MOORE and KIM L. MOORE, husband and wife as joint tenants with right of survivorship	\$1,715.19	т	176	Prime	086
37-202-51-72	STEPHEN T. MORGAN, a single man and DENISE CHAVEZ, a single woman together as joint tenants with right of survivorship	\$2,059.94	m	202	Swing	113
37-184-34-01	WILLIAM R. MOWRY and SHARON S. MOWRY, husband and wife as joint tenants with right of survivorship	\$1,715.19	D	184	Prime	094
37-170-26-72	BRIAN K. NAKAMURA, a single man and EMERLINA C. MALONG, a single woman together as joint tenants with right of survivorship	\$1,715.19	Е	170	Prime	079
37-200-47-71	RICHARD V. NIEDZWIECKI and TINA S. SREDI-NIEDZWIECKI, husband and wife as joint tenants with right of survivorship	\$1,587.94	П	200	Swing	1111
37-047-33-02	DENNIS D. NIKKEL and SHARON E. NIKKEL, husband and wife as joint tenants with right of survivorship	\$1,715.19	D	047	Prime	010
37-161-44-71	KATHY NOBLE, not married	\$1,692.09	E	161	Swing	070
37-070-44-01	MICHAEL K. NOLEN and SHERRY R.K. NOLEN, husband and wife as joint tenants with right of survivorship and BRIAR D. LOEWEN, as their interests may appear	\$1,715.19	D	070	Swing	037
37-178-06-02	CAROL H. OLIVERI, a widow	\$1,692.09	D	178	Prime	088
37-070-05-02	DARWIN DUANE OLSON and ANGELA MARIE (CARMON) OLSON, Trustees of the OLSON FAMILY TRUST, dates September 18, 1990	\$1,715.19	D	070	Prime	037

37-174-45-71 Revocable Trust Agree	MARVIN E. REMREY a 37-052-48-01 the MARVIN & NANCY October 20, 2005	37-166-17-01 CHARLES A. RAU, JR. and MARION joint tenants with right of survivorship	37-178-31-01 PATRICK H. RANK and MARGARITA M. CC	37-042-40-02 RALPH RAETZ, SR. and KELLE tenants with right of survivorship	37-078-47-02 DELBERT PHILLIPS III	DAVID J. PASQUINELLI and JOYCE R. PASQI 37-183-20-72 the "THE DAVID J. PASQUINELLI and JOYCE REVOCABLE TRUST" dated August 28, 2003	37-176-20-72 JANICE PASQUALOTTO and P	37-197-41-01 JOHN PARIS, a single man	37-060-41-02 ARMAN PARIK, a single man	37-048-41-71 ARMAN PARIK, a single man	37-192-23-72 TOVIR PAGERAT, sole ownership	YOLANDA S. ORTEGA, an unmarriec 37-163-31-01 TERUEL, an unmarried man, as joint team. FAMILY TRUST, dated April 22, 1993
THE REYES LIVING TRUST, BOBBIE L. REYES, Trustee, under Revocable Trust Agreement dated May 25, 2004	MARVIN E. REMREY and NANCY K. REMREY, as Co-Trustees of the MARVIN & NANCY REMREY REVOCABLE TRUST dated October 20, 2005	CHARLES A. RAU, JR. and MARION G. RAU, husband and wife as joint tenants with right of survivorship	PATRICK H. RANK and MARGARITA M. COWLEY, husband and wife as joint tenants with right of survivorship	RALPH RAETZ, SR. and KELLEY RAETZ, husband and wife as joint tenants with right of survivorship	DELBERT PHILLIPS III, an unmarried man, as severalty/sole and separate	DAVID J. PASQUINELLI and JOYCE R. PASQUINELLI Trustees of the "THE DAVID J. PASQUINELLI and JOYCE R. PASQUINELLI REVOCABLE TRUST" dated August 28, 2003	JANICE PASQUALOTTO and PRESSLEY CRAWFORD, as joint tenants with right of survivorship	man	e man	e man	ownership	YOLANDA S. ORTEGA, an unmarried woman and ROBBIE R. TERUEL, an unmarried man, as joint tenants and THE BIRCH FAMILY TRUST, dated April 22, 1993
\$1,692,09	\$1,715.19	\$1,715.19	\$1,715.19	\$1,715.19	\$1,692.09	\$1,715.19	\$1,715.19	\$1,692.09	\$1,692.09	\$1,692.00	\$1,692.09	\$1,234.53
m	D	D	D	D	D	m	m	D	O	Ш	т	ס
174	052	166	178	042	078	183	176	197	060	048	192	163
Swing	Swing	Prime	Prime	Swing	Swing	Prime	Prime	Swing	Swing	Swing	Prime	Prime
083	015	075	088	004	045	093	086	108	025	011	103	072

me	Prime	192	D	\$1,692.09	PAMELA N. SHEPHERD, an unmarried woman	37-192-22-01
ੁਰ <u>।</u>	Prime	080	D	\$1,715.19	EUGENE SHEN, a single man and JOANNIE CHEN, a single woman together as joint tenants with right of survivorship	37-080-11-05
(D)	Prime	163	D	\$1,715.19	MICHAEL R. SHANNON and KATHY L. SHANNON, husband and wife as joint tenants with right of survivorship	37-163-12-01
T CP	Prime	043	D	\$1,715.19	THOMAS P. SEMBER and MARY ANN SEMBER, husband and wife as joint tenants with right of survivorship	37-043-27-01
	Swing	067	D	\$1,679.58	37-067-49-01 KEVIN B. SCOTT, a single man	37-067-49-0
	Swing	190	П	\$1,715.19	DANIEL L. SCHWARZ and GRETA ANNE SCHWARZ, Trustees of the SCHWARZ FAMILY TRUST U/D/T/ 10/12/90	37-190-40-71
	Prime	149	D	\$1,738.29	MARTIN A. SANDOVAL and PATRICIA C. SANDOVAL, husband and wife as joint tenants with right of survivorship and HARICH TAHOE DEVELOPMENTS, a Nevada general partnership	37-149-16-01
	Prime	180	D	\$1,715.19	MICHAEL K. SANDERS and MAGGIE SANDERS, husband and wife as joint tenants with right of survivorship	37-180-28-03
	Prime	202	ם	\$1,715.19	JOHN F. SALVO and LORI M. SALVO, husband and wife as joint tenants with right of survivorship	37-202-12-01
,	Prime	143	D	\$1,715.19	MARK A. SALVAIL and MARIA F. SALVAIL, husband and wife as joint tenants with right of survivorship	37-143-33-01
	Prime	144	D	\$1,715.19	JOSEPH P. RUH JR. and PATRICIA L. RUH, husband and wife as joint tenants with right of survivorship	37-144-28-01
	Prime	058	D	\$1,738.29	RAYMOND ROTH and CIDNEY ROTH, husband and wife, and LISA LOUISE ROTH, daughter, as joint tenants with right of survivorship	37-058-25-02
	Prime	160	D	\$1,738.29	JULIO RODRIGUEZ and LUISA VINALS, husband and wife and ANTONIA GUZMAN, an unmarried woman, all together as joint tenants with right of survivorship	37-160-15-01

MARIA JESSICA P. VILLAMOR, a single woman as to 1/3 interest 37-199-20-02 and ANNA LISSA LAYOS, a single woman as to 1/3 interest and FENELLA M. TABOADA, a single woman as to 1/3 interest	37-148-07-02 DONALD C. VERONDA and ROMAINE T. VERONDA, husband and \$1,715.18	WILLIAM R. VAN HOEWYK and GABRIELLA VAN HOEWYK, \$1,715.18 husband and wife as joint tenants with right of survivorship	ARNOLD A. VALLERGA and PHYLLIS M. VALLERGA, husband and 37-055-47-71 wife as joint tenants with right of survivorship, and not as tenants in \$1,715.18 common	37-154-06-01 ALBERT TREJO and MARGIE V. TREJO, husband and wife as joint \$1,715.19 tenants with right of survivorship	37-182-19-74 wife as joint tenants with right of survivorship \$1,715.19	37-152-45-72 wife as joint tenants with right of survivorship \$1,715.19	37-068-36-01 STRICT SCRUTINY MEDIA, CO. \$1,692.09	37-143-14-02 JOHN SKRAJEWSKI, a single man \$1,692.09	37-172-51-01 EFRAIN SIMENTAL and GLORIA SIMENTAL, husband and wife as \$1,715.19	WILLIAM A. SHERRILL III, an unmarried man and JASON E. 37-198-25-02 SHERRILL, a single man together as joint tenants with right of survivorship	BRUCE A. SHEPHERD and SANDRA L. BACH-SHEPHERD, co- 37-196-34-01 trustees of the SHEPHERD REVOCABLE TRUST, Dated October, \$1,715.19 21 1997
1,440.73	1,715.18	1,715.18	1,715.18	,715.19	1,715.19	,715.19	,692.09	,692.09	,715.19	,715.19	,715.19
D	ם	т	TU.	D	m	m/	ם	ם	0	O	D
199	148	156	055	154	182	152	068	143	172	198	196
Prime	Prime	Swing	Swing	Prime	Prime	Swing	Prime	Prime	Swing	Prime	Prime
110	056	064	020	062	092	060	035	051	081	109	107

035	Prime	068	ס	\$1,692.08	1 CHERI R. YOUNG, a single woman	37-068-17-01
048	Prime	141	٥	\$2,995.38	ROBERT A. YATES and CATALINA VILLALOBOS, husband and wife as joint tenants with right of survivorship	37-141-25-02
111	Swing	200	E	\$1,715.18	NOBORU YAMASHITA and JO ANN S. YAMASHITA, husband and wife as joint tenants with right of survivorship	37-200-43-71
043	Swing	076	D	\$1,692.08	37-076-47-01 WISE PROPER HOLDING, INC, a New York Corporation	37-076-47-01
044	Swing	077	D	\$1,715.18	LARRY D. WILSON and JERELYN G. WILSON, trustees of THE JERELYN G. & LARRY D. WILSON TRUST, dated May 20, 2003, as community property	37-077-38-01
045	Swing	078	m	\$1,715.18	ANNE E. WILLIS, a single woman and MICHAEL L. ROGERS, a single man together as joint tenants with right of survivorship	37-078-48-72
107	Prime	196	Ш	\$1,658.96	37-196-09-71 GRANT & MONICA WIELER, joint tenants	37-196-09-71
044	Swing	077	ם	\$1,715.18	NORMA D. WATSON, an unmarried woman, and DENNIS L. BEST, an unmarried man, together as joint tenants with right of survivorship	37-077-40-01
023	Prime	058	ס	\$1,715.18	LI-PING T. WANG and NANCY S. WANG, husband and wife as joint tenants with right of survivorship	37-058-28-02
056	Swing	148	Ш	\$1,715.18	RONALD M. WALKER and JANET L. WALKER, husband and wife as joint tenants with right of survivorship	37-148-44-71
055	Prime	147	ם	\$1,715.18	$_{ m 2}^{ m }$ HAU A. VO and ANNA MARIA VERANO-VO, husband and wife as joint tenants with right of survivorship	37-147-12-02

EXHIBIT "B"

(160)

A timeshare estate comprised of an undivided interest as tenants in common in and to that certain real property and improvements as follows: An undivided 1/2652nd interest in and to Lot 160 as designated on TAHOE VILLAGE UNIT No. 1 - 14th AMENDED MAP, recorded September 16, 1996, as Document No. 396458, in Book 996, at Page 2133, Official Records, Douglas County, Nevada, EXCEPTING THEREFROM that certain real property described as follows: Beginning at the Northeast corner of Lot 160; thence South 31°11'12" East, 81.16 feet; thence South 58°48'39" West, 57.52 feet; thence North 31°11'12" West, 83.00 feet; thence along a curve concave to the Northwest with a radius of 180 feet, a central angle of 18°23'51", an arc length of 57.80 feet, the chord of said curve bears North 60°39'00" East, 57.55 feet to the Point of Beginning. Containing 4,633 square feet, more or less, as shown on that Boundary Line Adjustment Map recorded as Document No. 0463765; together with those easements appurtenant thereto and such easements and use rights described in the Declaration of Timeshare Covenants, Conditions and Restrictions for THE RIDGE POINTE recorded November 5, 1997, as Document No. 0425591, and as amended on March 19, 1999 as Document No. 0463766, and subject to said Declaration; with the exclusive right to use said interest, in Lot 160 only, for one Use Period every other year in Even-numbered years in accordance with said Declaration.

A Portion of APN: 1319-30-712-001

EXHIBIT "C"

(28)

An undivided 1/51st interest as tenants in common in and to that certain real property and improvements as follows: (A) An undivided 1/50th interest in and to Lot 28 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 1 through 50 (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 Six, recorded December 18, 1990, as Document No. 241238, as amended by Amended Declaration of Annexation of The Ridge Tahoe Phase Six, recorded February 25, 1992, as Document No. 271727, 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 28 only, for one week each year in accordance with said Declarations.

A Portion of APN: 1319-30-643-<See Exhibit 'A'>

EXHIBIT "D"

(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 "E"

(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'>

STATE OF NEVADA DECLARATION OF VALUE

Assessor Page	arcel Number(s)	FOR RECORDER'S OPTIONAL USE ONLY
	of 1319-30-644- <see< td=""><td></td></see<>	
a) Exhibi	it 'A'>	Document/Instrument No.
b)		Book Page
		Date of Recording:
d)		Notes:
2. Type of Pro		_ \
a) Va	cant Land b)	Single Family Residence
c) Co	ondo/Twnhse d)	2-4 Plex
e) Ap	eartment Bldg. f)	Commercial/Industrial
g) Ag	ricultural h)	Mobile Home
i) X Otl	her Timeshare	
3. Total Value	/Sales Price of Property	\$137,714.92
Deed in Li	ieu of Foreclosure Only (\	Value of Property) ()
Transfer T		<u>\$137,714.92</u>
	erty Transfer Tax Due:	\$538.20
4. If Exemption		
	sfer Tax Exemption, per I	
•	ain Reason for Exemptior	
Partial Inter	est: Percentage being tra	ansferred: %
375.110 that the supported by doo the disallowance penalty of Pursuant to NRS amount owed.	information provided is cumentation if called upor of any claimed exemption 10% of the talled	ges, under penalty of perjury, pursuant to NRS 375.060 and NRS correct to the best of their information and belief, and can be in to substantiate the information provided herein. Furthermore, on or other determination of additional tax due, may result in a ax due plus interest at 1% per month. I Seller shall be jointly and severally liable for any additional Capacity:
Signature:	Jerry VV	W Capacity. Hen
		On the second se
Signature:		Capacity: Grantee
SELLER (GF	RANTOR) INFORMATI	ON BUYER (GRANTEE) INFORMATION
Print Name:	The Ridge Tahoe Prope Owner's Association	erty The Ridge Tahoe Property Print Name: Owner's Association
Address:	P.O. Box 5790	Address: P.O. Box 5790
City/State/Zip	Stateline, NV 89449	City/State/Zip Stateline, NV 89449
COMPANY/P	PERSON REQUESTING	G RECORDING (required if not the Seller or Buyer)
Company Nar		
Address: 3	3476 Executive Pointe Wa	ay #16
City Car	son City	State: NV Zip 89706