

APN: 1319-30-712-001

**RECORDING REQUESTED BY**  
Wilson Title Services, LLC

**AND WHEN RECORDED MAIL TO:**  
Wilson Title Services, LLC  
4045 Spencer Street, Suite A62  
Las Vegas, NV 89119

TS No.: 80002253 / 80002264  
ICN/Contract No.: See Exhibit "A"

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**NOTICE OF DEFAULT AND ELECTION TO SELL UNDER  
CLAIM OF LIEN FOR DELINQUENT ASSESSMENTS**

**IMPORTANT NOTICE**

**IF YOUR PROEPRTY IS IN FORECLOSURE BECAUSE YOU ARE  
BEHIND IN YOUR PAYMENTS, IT MAY BE SOLD WITHOUT ANY  
COURT ACTION.**

**Lien information is shown on Exhibit "A" attached hereto and made a part hereof.**

**Notice:** You are in Default. You may have the legal right to stop the sale of your property by paying all of your past due payments plus permitted costs and expenses within the time permitted by law for reinstatement of your account, which is normally five business days prior to the date set for the sale of your property. The amount of default will increase until your account becomes current. If you have any questions, you should contact a lawyer. No sale date may be set within **sixty (60) days** from the date of this Notice of Default and Election to Sell Under Claim of Lien for Delinquent Assessments, or the date of the recordation of this notice, or the mailing of a copy of this Notice, whichever is later. This notice shall be recorded in the Official Records of Douglas County, Nevada.

The amount due as of May 19, 2023, consisting of delinquent assessments, property taxes, fees, collections costs and/or penalties **is shown on Exhibit "A"** which is attached hereto and made a part hereof, and will increase until your account becomes current. In addition, the foreclosure processing fees to date are **\$250.00** and will increase as the foreclosure progresses.

While your property is in foreclosure you must pay any other obligations (such as insurance and taxes) required by your Covenants, Conditions and Restrictions recorded on November 5, 1997, as Instrument 045591, in the Official Records of Douglas County, Nevada, as may be amended from time to time ("the Declaration"). If you fail to make future assessment payments, pay taxes on the property, or pay other obligations, the Association may insist that you do so in order to reinstate your account in good standing.

Upon your written request, the Association will give you a written itemization of the entire amount you must pay. You must pay all amounts in default at the time payment is made. To find out the amount you must pay, or to arrange for payment to stop the foreclosure, or if your property is in foreclosure for any other reason contact:

**Ridge Pointe Property Owners Association**  
**c/o Holiday Inn Club Vacations Incorporated**  
**9271 S John Young Parkway.**  
**Orlando, Florida 32819**  
**Capital Management Department at 866-714-8679, ext. 4876**

**REMEMBER, YOU MAY LOSE LEGAL RIGHTS IF YOU DO NOT TAKE PROMPT ACTION.**

Notice is hereby given to: all those listed in Exhibit "A" attached hereto and made a part hereof as the Reputed Owner(s) of the herein described time share interests that **Wilson Title Services, LLC**, a Delaware limited liability company is the duly appointed Authorized Agent to undertake the non-judicial sale of the herein described time share interests, pursuant to the Claim of Lien for Delinquent Assessments dated as shown on Exhibit A executed by the Association. Pursuant to the provisions of NRS 117.070, 119A.550 and 119A.560.

That Claim of Lien for Delinquent Assessments was recorded on the date(s) **shown on Exhibit "A"** as Recorder's Instrument(s) **as shown on Exhibit "A"** in the Official Records of Douglas County, Nevada.

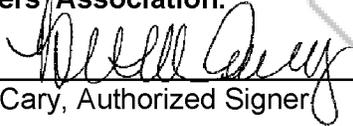
The time share interests covered here in for payment of these respective claims is all that certain real property situated in the County of Douglas, State of Nevada, and more particularly described in **Exhibit "B"** attached hereto.

The Property Address is: **455 Tramway Drive, Stateline, NV 89449**

NOTICE IS FURTHER GIVEN that a default has occurred on the assessments as described in said Claim of Lien for Delinquent Assessments and that payment has not been made and that by reason thereof, the Association has directed the authorized agent to record this Notice of Default and Election to Sell under Claim of Lien for Delinquent Assessments and has declared and does hereby declare all sums secured thereby immediately due and payable and has elected and does hereby elect to cause the trust property to be sold to satisfy the obligations secured thereby.

Dated: May 19, 2023

**Wilson Title Services, LLC**  
**A Delaware limited liability company**  
**As Authorized Agent for Ridge Pointe**  
**Property Owners' Association.**

BY:   
Beth M. Cary, Authorized Signer

STATE OF Nevada

COUNTY OF Clark

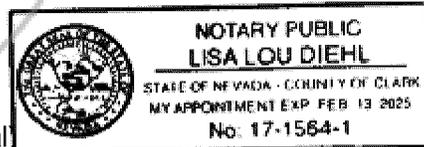
On May 19, 2023, before me, the undersigned Notary Public in and for said county, personally appeared Beth M. Cary, personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that by his signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.



Lisa Lou Diehl, Notary Public  
Clark County and State of Nevada  
Appointment Expires Feb 13, 2025  
Commission No. 17-1564-1

(seal



**EXHIBIT "B"**  
**LEGAL DESCRIPTION**  
**Ridge Pointe (Lot 160)**

ALL THAT REAL PROPERTY SITUATED IN THE COUNTY OF DOUGLAS, STATE OF NEVADA, BOUNDED AND DESCRIBED AS FOLLOWS:

Those certain timeshare estates set forth in Exhibit "A" attached hereto and incorporated herein by this reference, as said timeshare estate is defined in the Declaration of Timeshare Covenants, Conditions and Restrictions for THE RIDGE POINTE recorded November 5, 1997, as Document No. 0425591, and as may be amended, supplemented, and amended and restated from time to time (the "Declaration"), which timeshare estate is comprised of:

For Annual Interests: An undivided 1/51st interest as tenants in common, with each interest having a 1/51st interest in and to that certain real property and improvements as follows:

An undivided 1/1326th 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 may be amended, supplemented, and amended and restated from time to time (the "Declaration"), and subject to said Declaration; with the exclusive right to use said interest, in Lot 160 only, for one Use Period each year in accordance with said Declaration.

or

For Bi-Annual Interests: An undivided 1/102<sup>nd</sup> interest as tenants in common, with each interest having a 1/102<sup>nd</sup> interest in and to that certain real property and improvements as follows:

An undivided 1/2652<sup>nd</sup> interest in and to Lot 160 as designated on TAHOE VILLAGE UNIT No. 1- 14<sup>th</sup> 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 may be amended, supplemented, and amended and restated from time to time (the "Declaration"), 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 <See Exhibit "A">-numbered years in accordance with said Declaration.

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

**Exhibit "A"**  
**Schedule of Timeshare Interests**

<b>Contract Number</b>	<b>Reputed Owner(s)</b>	<b>Inventory control number</b>	<b>Unit</b>	<b>Year Use Frequency</b>	<b>APN</b>	<b>Lien Recording</b>	<b>Recording Date</b>	<b>Default Amount</b>
6739076	John Spero	1600811C	008	Even	1319-30-712-001	2022-987439	7/15/2022	\$15,714.05
6744907	Darrell Carter and Sandra Bisgard Carter	1601130A	011	Annual	1319-30-712-001	2022-987412	7/15/2022	\$48,667.77
6746798	Mark Startup and Misty Startup	1601241C	012	Even	1319-30-712-001	2022-987447	7/15/2022	\$12,997.77
6747007	Mark R. Fickel	1601320B	013	Odd	1319-30-712-001	2022-987449	7/15/2022	\$16,168.68
6747234	Diana L. Ybarra and Manuel Ybarra	1601351C	013	Even	1319-30-712-001	2022-987450	7/15/2022	\$10,520.73
6747237	Duc L. Trance	1601407A	014	Annual	1319-30-712-001	2022-987414	7/15/2022	\$31,882.45
6747524	Robert M. Gardner and Shannan C. Gardner	1601428C	014	Even	1319-30-712-001	2022-987452	7/15/2022	\$8,329.05
6748167	Scott J. Pierce and Jennifer H. Cordova	1601611B	016	Odd	1319-30-712-001	2022-987457	7/15/2022	\$21,715.93
6749926	George A. Sadler and Patricia J. Sadler	1601824C	018	Even	1319-30-712-001	2022-987464	7/15/2022	\$10,520.73
6750159	Russell E. Rouse	1601910C	019	Even	1319-30-712-001	2022-987469	7/15/2022	\$12,997.77
6750244	Charles Hernandez and Pamela Hernandez	1601935C	019	Even	1319-30-712-001	2022-987470	7/15/2022	\$3,291.48
6750343	Brandon Lamey and Carrie A. Hiel	1601949C	019	Even	1319-30-712-001	2022-987471	7/15/2022	\$12,997.77
6750352	Kenneth Carroll Jr. and Carla Carroll	1602017B	020	Odd	1319-30-712-001	2022-987472	7/15/2022	\$13,424.74

6750460	Cleon J. Willda and Billie E. Willda	1602029B	020	Odd	1319-30-712-001	2022-987473	7/15/2022	\$15,846.68
6751128	Paula M. Powers	1602149B	021	Odd	1319-30-712-001	2022-987478	7/15/2022	\$13,456.21
6751129	Sarah S. Johnson	1602150B	021	Odd	1319-30-712-001	2022-987479	7/15/2022	\$13,305.25
6751134	Michael Kobata and Nancy Kobata	1602214C	022	Even	1319-30-712-001	2022-987480	7/15/2022	\$12,997.77
6751277	Glenn B. Shifflett and Leigh Anne Shifflett	1602229B	022	Odd	1319-30-712-001	2022-987481	7/15/2022	\$13,449.62
6751283	Earl Ott and Leslie Ott	1602242B	022	Odd	1319-30-712-001	2022-987482	7/15/2022	\$15,846.68
6751380	James R. Emmons, Jr. and Melissa D. Valente	1602314C	023	Even	1319-30-712-001	2022-987485	7/15/2022	\$24,168.30
6751876	Georgia Y. Pierson	1602446C	024	Even	1319-30-712-001	2022-987488	7/15/2022	\$15,714.05
6751934	Joseph F. Novotny and Deborah F. Novotny	1602501A	025	Annual	1319-30-712-001	2022-987421	7/15/2022	\$29,163.84
6752510	Robert P. Chandler and Nancy P. Chandler	1600203B	002	Odd	1319-30-712-001	2022-987493	7/15/2022	\$21,715.93
6752513	Dale C. Vincent and Joyce M. Vincent	1600208A	002	Annual	1319-30-712-001	2022-987423	7/15/2022	\$4,978.35
6752647	Jin-A Kim and Roger Kim	1600341A	003	Annual	1319-30-712-001	2022-987426	7/15/2022	\$26,447.56
6752808	Cynthia E. Reynolds and David Reynolds	1600520C	005	Even	1319-30-712-001	2022-987499	7/15/2022	\$16,261.17
6752952	Shari Christou and George Christou	1600527B	005	Odd	1319-30-712-001	2022-987500	7/15/2022	\$10,825.86
6752994	Kimber E. Hone and Natalie Hone	1600621A	006	Annual	1319-30-712-001	2022-987430	7/15/2022	\$42,962.18
6752997	Wayne Edward Young and Gennalee Sue Young	1600632A	006	Annual	1319-30-712-001	2022-987431	7/15/2022	\$6,737.58
6753024	Vivian Robertson and Mark Robertson	1600720A	007	Annual	1319-30-712-001	2022-987432	7/15/2022	\$44,058.84

6739564	Richard B. Bell and Michelle A. Bell and Steven H. Bliss and Heather R. Bleier	1600843A	008	Annual	1319-30-712-001	2022-987410	7/15/2022	\$23,823.59
6741105	Richard B. Bell and Michelle A. Bell and Steven H. Bliss and Heather R. Bleier	1600940C	009	Even	1319-30-712-001	2022-987440	7/15/2022	\$12,997.77
6750127	Charles Kirouac and Winnifred E.P. Kirouac and Philippe Kirouac	1601837B	018	Odd	1319-30-712-001	2022-987466	7/15/2022	\$13,161.38
6750128	Charles Kirouac and Winnifred E.P. Kirouac and Philippe Kirouac	1601837C	018	Even	1319-30-712-001	2022-987467	7/15/2022	\$12,997.77
6750129	Charles Kirouac and Winnifred E.P. Kirouac and Philippe Kirouac	1601838B	018	Odd	1319-30-712-001	2022-987468	7/15/2022	\$13,161.38
6752027	Javier C. Lopez	1602626B	026	Odd	1319-30-712-001	2022-987490	7/15/2022	\$16,168.68
6752028	Javier C. Lopez	1602627B	026	Odd	1319-30-712-001	2022-987491	7/15/2022	\$16,168.68

Contract Number	Reputed Owner(s)	Inventory control number	Unit	Year Use Frequency	APN	Lien Recording	Recording Date	Default Amount
6738882	Lynn M. Weisberg and Richard H. Weisberg and Roberta S. Anderson	1600742C	007	Even	1319-30-712-001	2022-987437	7/15/2022	\$2,254.06
6742722	Donald Twomey and Brenda Twomey	1601029C	010	Even	1319-30-712-001	2022-987441	7/15/2022	\$3,275.68
6746607	Sammy Soo Hoo and Sheran Lo-Soo Hoo	1601213C	012	Even	1319-30-712-001	2022-987444	7/15/2022	\$3,275.68
6746803	Karl Bayer and Lola Bayer	1601251A	012	Annual	1319-30-712-001	2022-987413	7/15/2022	\$4,916.66
6747527	Michael H. Bittner and Carla L. Cass	1601433B	014	Odd	1319-30-712-001	2022-987453	7/15/2022	\$1,641.01
6747988	Pedro Guajardo and Rose Marie B. Guajardo	1601330B	015	Odd	1319-30-712-001	2022-987455	7/15/2022	\$1,641.01
6748608	Michael A. Zeeb and Susan M. Zeeb and Brock Adam Zeeb and Bethany Lynn Zeeb	1601646C	016	Even	1319-30-712-001	2022-987458	7/15/2022	\$3,275.68
6748965	Felipe A. Ortiz and Susan Estrada-Ortiz	1601709B	017	Odd	1319-30-712-001	2022-987459	7/15/2022	\$1,641.01
6748969	Duane E. Hopkins	1601717B	017	Odd	1319-30-712-001	2022-987460	7/15/2022	\$1,641.01
6750125	Beth T. Muma & Andrew J. Muma	1601835C	018	Even	1319-30-712-001	2022-987465	7/15/2022	\$2,743.21
6751370	Robin M. Thompson	1602250C	022	Even	1319-30-712-001	2022-987484	7/15/2022	\$2,938.83
6752626	Matthew W. Jones and Tina A. Jones	1600248A	002	Annual	1319-30-712-001	2022-987425	7/15/2022	\$4,916.73
6752989	Arthur V. McWatch and Laura A. McWatch	1600614C	006	Even	1319-30-712-001	2022-987501	7/15/2022	\$3,275.68
6752996	Kevin P. Brewer and Andrea J. McGregor	1600630B	006	Odd	1319-30-712-001	2022-987502	7/15/2022	\$1,657.44

Contract Number	Reputed Owner(s)	Inventory control number	Unit	Year Use Frequency	APN	Lien Recording	Recording Date	Default Amount
6754069	Wesley Leon Woolbright II and Margaret Ann Woolbright	1602509A	025	Annual	1319-30-712-001	2022-987435	7/15/2022	\$3,601.73
6760776	Christopher R. Hundemer	1601003B	010	Odd	1319-30-712-001	2022-987508	7/15/2022	\$1,641.01
6762651	Judene Marie Gautier	1602521C	025	Even	1319-30-712-001	2022-987510	7/15/2022	\$3,275.68
6763102	Arman Parik	1601717C	017	Even	1319-30-712-001	2022-987511	7/15/2022	\$3,275.68
6764525	Adventures Portfolio Developer, LLC	1600222C	002	Even	1319-30-712-001	2022-987513	7/15/2022	\$3,275.68