

ESTOPPEL AFFIDAVIT

State of California )  
County of Alameda ) ss

MARY ANN PAYNE, being first duly sworn, each for himself and herself, deposes and says: That they are the indential parties who made, executed and delivered that certain Deed to HARICH TAHOE DEVELOPMENTS, dated 9-6 1988, conveying the following described property to wit:

SEE EXHIBIT "A" ATTACHED HERETO

That affiant(s) now is(are), and at all time herein mentioned, was(were) a single woman; that the aforesaid Deed is intended to be and is an absolute conveyance of the title to said premises to the grantee named therein, and was not and is not now intended as a mortgage, trust, conveyance, or security of any kind; that is was the intention of affiants as grantors in said Deed to convey, and by said Deeds these affiants did convey to the grantee therein all their right, title and interest absolutely in and to said premises; that possession of said premises has been surrendered to the grantee;

That in the execution and delivery of said Deed affiants were not acting under any misapprehension as to the effect thereof, and acted freely and voluntarily and were not acting under coercion or duress;

That the consideration for said Deed was and is payment in full of the debt, the sum of which is \$ 11,231.91, and the full cancellation of all debts, obligations, costs, and charges secured by that certain Deed of Trust heretofore existing on said property executed by MARY ANN PAYNE, a single woman

Trustor, to FIRST NEVADA TITLE CO., a Nevada Corporation, Trustee, for HARICH TAHOE DEVELOPMENTS as Beneficiary, dated the 18th day of July, 19 87, and recorded AUGUST 7, 1987 in Book 887 at page 693, of Official Records, Douglas County, Nevada, and the reconveyance of said property under said Deed of Trust; that at the time of making said Deed affiants believed and now believe that the aforesaid consideration therefore represents the fair value of the property so Deeded;

This affidavit is made for the protection and benefit of the grnatee in said Deed, his successors and assigns, and all other parties hereafter dealing with or who may acquire an interest in the property herein described, and particularly for the benefit of STEWART TITLE OF DOUGLAS COUNTY, a Nevada Corporation, which is about to insure the title to said property in reliance thereon, and any other title company which may hereafter insure the title to said property;

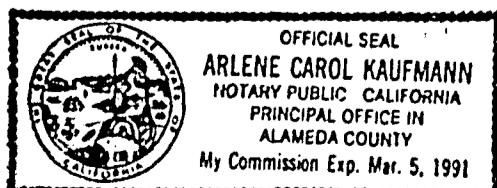
That affiants, and each of them will testify, declare, depose, or certify before any competent tribunal, officer, or person, in any case now pending or which may hereafter be instituted, to the truth of the particular facts hereinabove set forth.

Mary Ann Payne

MARY ANN PAYNE

Subscribed and Sworn to before me this 6th day of September 19 88, Notary Public in and for the County of Alameda State of California.

Arlene Carol Kaufmann  
Notary Public



## PARCEL ONE:

An undivided 1/51st interest in and to that certain condominium as follows:

- (A) An undivided 1/38th interest as tenants-in-common, in and to Lot 34 of Tahoe Village Unit No. 3, as shown on the Eighth Amended Map, recorded as Document No. 156903 of Official Records of Douglas County; excepting therefrom Units 001 to 038 as shown and defined on that certain Condominium Plan recorded June 22, 1987, as Document No. 156903 of Official Records of Douglas County.
- (B) Unit No. 001 as shown and defined on said Condominium Plan.

## PARCEL TWO:

A non-exclusive right to use the real property known as Parcel "A" on the official Map of Tahoe Village Unit No. 3, recorded January 22, 1973, as Document No. 63805, records of said county and state, for all those purposes provided for in the Fourth Amended and restated Declaration of Covenants, Conditions and Restrictions of the Ridge Tahoe, recorded February 14, 1984, as Document No. 96758.

## PARCEL THREE:

A non-exclusive easement for ingress and egress and recreational purposes and for use and enjoyment and incidental purposes over, on and through Lots 29, 39, 40 and 41 as shown on said Tahoe Village Unit No. 3, Fifth Amended Map, recorded October 29, 1981, as Document No. 61612 as corrected by Certificate of Amendment, recorded November 23, 1981, as Document No. 62661 of Official Records of Douglas County for all those purposes provided for in the fourth amended and Restated Declaration of Covenants, Conditions and Restrictions, recorded February 14, 1984, as Document No. 96758.

## PARCEL FOUR:

- (A) A non-exclusive easement for roadway and public utility purposes as granted to Harich Tahoe Developments in deed re-recorded December 8, 1981, as Document No. 63026, being over a portion of Parcel 26-A (described in Document No. 01112 recorded June 17, 1976) in Section 30, Township 13 North, Range 19 East, M. D. M.;
- (B) An easment for ingress, egress and public utility purposes, 32' wide, the centerline of which is shown and described on the Fifth Amended Map of Tahoe Village No. 3, recorded October 29, 1981, as Document No. 61612 and amended by Certificate of Amendment recorded November 23, 1981, as Document No. 62661, of Official Records of Douglas County.

## PARCEL FIVE:

The exclusive right to use a unit of the same Unit Type as described in the Amended Declaration of Annexation of Phase Three Establishing Phase Four, recorded on June 22, 1987, as Document No. 156904, of Official Records of Douglas County, in which an interest is hereby conveyed in subparagraph (B) of Parcel One, and the non-exclusive right to use the real property referred to in subparagraph (A) of Parcel One and Parcels Two, Three and Four above for all of the Purposes provided for in the Fourth Amended and Restated Declaration of Covenants, Conditions and Restrictions of the Ridge Tahoe, recorded February 14, 1984, as Document No. 96758, of Official Records of Douglas County, during ONE use week within the "SPRING/FALL season", as said quoted term is defined in the Amended Declaration of Annexation of Phase Three Establishing Phase Four.

The above described exclusive rights may be applied to any available unit of the same Unit Type on Lot 34 during said use week within said "use season".

REQUEST BY  
**STEWART TITLE OF DOUGLAS COUNTY**  
 IN OFFICIAL RECORDS OF  
 DOUGLAS CO., NEVADA

'88 OCT 10 P1:56

SUZANNE BEAUDREAU  
 RECORDER

\$6.00 PAID *Me* DEPUTY

188130

BOOK 1088 PAGE 925