

ESTOPPEL AFFIDAVIT

State of _____)
) ss
County of _____)

KARL A. BRUGGER and MARLENE S. BRUGGER, 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 1-12 1989, 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) husband and wife; 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 \$ 18,511.01, 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 KARL A. BRUGGER and MARLENE S. BRUGGER, husband and wife Trustor, to STEWART TITLE OF DOUGLAS COUNTY, a Nevada Corporation, Trustee, for HARICH TAHOE DEVELOPMENTS as Beneficiary, dated the 20th day of February, 1988, and recorded March 3, 1988 in Book 388 at page 354, 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;

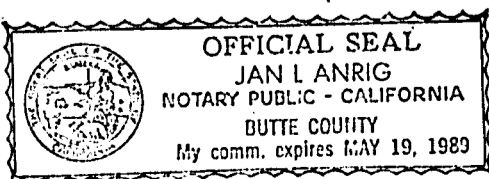
That affiants, and each of them will testify, declare, depose, or certify before any competent tribunal, officer, or person, in any case now pending or which may hereafter be instituted, to the truth of the particular facts hereinabove set forth.

Karl A. Brugger
KARL A. BRUGGER

Marlene S. Brugger
MARLENE S. BRUGGER

Subscribed and Sworn to before me this 12th day of January 1989, Notary Public in and for the County of Butte State of California.

Jan L. Anrig
Notary Public



207 Walnut Street, Chico, CA 95926

197071
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A Timeshare Estate comprised of:

PARCEL ONE:

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

- A. An undivided 1/20th interest, as tenants-in-common, in and to Lot 33 of 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 62661, all of Official Records Douglas County, State of Nevada. Excepting therefrom units 121 to 140 as shown and defined on that certain Condominium plan recorded August 20, 1982, as Document No. 70305 of Official Records.
- B. Unit No. 123 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 Declaration of Covenants, Conditions, and Restrictions recorded January 11, 1973, as Document No. 63681, in Book 173 Page 229 of Official Records and in modifications thereof recorded September 28, 1973, as Document No. 69063 in book 973 Page 812 of Official Records and recorded July 2, 1976, as Document No. 1472 in Book 776 Page 87 of Official Records.

PARCEL THREE:

A non-exclusive easement for ingress and egress and recreational purposes and for the use and enjoyment and incidental purposes over, on and through Lots 29, 39, 40, and 41 as shown on Tahoe Village Unit No. 3 Seventh Amended Map, recorded April 9, 1986 as Document No. 133178 of Official Records of Douglas County, State of Nevada 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 of Official Records of Douglas County, State of Nevada.

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, -and-
- B. An easement for ingress, egress and public utility purposes, 32' wide, the centerline of which is shown and described on the Seventh Amended Map of Tahoe Village No. 3, recorded April 9, 1986, as Document No. 133178 of Official Records, Douglas County, State of Nevada.

PARCEL FIVE:

The Exclusive right to use said UNIT 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 during ONE "use week" within the WINTER "use season", as said quoted terms are defined 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, State of Nevada.

The above described exclusive and non-exclusive rights may be applied to any available unit in the project during said use week within said use season.

A portion of APN 42-150-13
33-123-52

REQUESTED BY
STEWART TITLE of DOUGLAS COUNTY
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'89 FEB 27 P2:02

SUZANNE BEAUDREAU
RECORDER
\$6⁰⁰ PAID *[Signature]* DEPUTY

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