

ESTOPPEL AFFIDAVIT

State of SACRAMENTO)
) ss
County of CA)

STEVE M. GASKINS and KIMBERLY E. GASKINS, 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 HARLESK MANAGEMENT, INC., dated 12-28 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) 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 \$ 10,546.32, 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 STEVE M. GASKINS and KIMBERLY E. GASKINS, husband and wife as Joint Tenants with right of survivorship Trustor, to STEWART TITLE OF DOUGLAS COUNTY, Trustee, for HARLESK MANAGEMENT, INC., as Beneficiary, dated the 15th day of August, 1988, and recorded August 25, 1988 in Book 888 at page 4041, 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.

Steve M. Gaskins
STEVE M. GASKINS

Kimberly E. Gaskins
KIMBERLY E. GASKINS

Subscribed and Sworn to before me this 28th day of December 1988, Notary Public in and for the County of Sacramento State of California.

Jo Anne Santos
Notary Public



198140

EXHIBIT "A"

A timeshare estate comprised of:

PARCEL 1:

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

(a) An undivided 1/6th interest as tenants in common, in and to the Common Area of Lot 21 of Tahoe Village Unit No. 1, as shown on the map recorded December 27, 1983, as Document No. 93406, Official Records of Douglas County, State of Nevada, and as said Common Area is shown on the Record of Survey of boundary line adjustment map recorded April 21, 1986, as Document No. 133713, Official Records of Douglas County, State of Nevada.

(b) Unit No. B3 as shown and defined on said condominium map recorded as Document No. 93406, Official Records of Douglas County, State of Nevada.

PARCEL 2:

A non-exclusive easement for ingress and egress for use and enjoyment and incidental purposes over, on and through the Common Areas as set forth in said condominium map recorded as Document No. 93406, Official Records of Douglas County, State of Nevada, and as said Common Area is shown on the Record of Survey of boundary line adjustment map recorded as Document No. 133713, Official Records of Douglas County, State of Nevada.

PARCEL 3:

An exclusive right to the use of a condominium unit and the non-exclusive right to use the real property referred to in subparagraph (a) of Parcel 1, and Parcel 2 above, during one "Use Week" within the SWING "use season" as that term is defined in the First Amended Restated Declaration of Time Share Covenants, Conditions and Restrictions for The Ridge Sierra recorded as Document No. 134786, Official Records, Douglas County, State of Nevada (the "CC&R's"). The above-described exclusive and non-exclusive rights may be applied to any available unit in The Ridge Sierra project during said "use week" in the above-referenced "use season" as more fully set forth in the CC&R'S,

A Portion of APN 40-360-13
05-036-42

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

'89 MAR 14 P1:15

SUZANNE BEAUDREAU
RECORDER

198140

\$6⁰⁰ PAID *[Signature]* DEPUTY
BOOK 389

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