Fred D. Gatzman Jr. and Jamie M. Gatzman, husband and wife as joint

That Grantor, in consideration of the sum of TEN DOLLARS (\$10.00), lawful money of the United States of America, paid to Grantor by Grantee, the receipt whereof is hereby acknowledged, does by these presents, grant, bargain and sell unto the Grantee and Grantee's heirs and assigns, all that certain property located and situated in Douglas County, State of Nevada, more particularly described on Exhibit "A", a copy of which is attached hereto and incorported herein by this reference.

TOGETHER with the tenaments, hereditaments and appurtenances thereunto belonging or appurtaining and the reversion and reversions, remainder and remainders, rents, issues and profits

mineral reservations and leases if any, rights, rights of way, agreements and the Declaration of Time Share Covenants, Conditions and Restrictions Recorded April 27, 1989 at Book 489, page 3383, as under Document No. 200951 Official Records of Douglas County, Nevada, and which Declaration is

IN WITNESS WHEREOF, the Grantor has executed this conveyance the day and year first

COUNTY OF DOUGLAS

On this 27th day of November 90, personally appeared before me, a notary public, Jack K. Sievers, known to me and acknowledged to me that he executed the document.

Jack K. Sievers

49-307-17-01

SPACE BELOW FOR RECORDER'S USE ONLY

SHARON GOODWIN

Notary Public - State of Nevada Appointment Recorded in Douglas County MY APPOINTMENT EXPIRES JUNE 14, 1984

WHEN RECORDED MAIL TO

Fred D. and Jamie M. Gatzman, Jr. P.O. Box 134 Valley Home, CA 95384

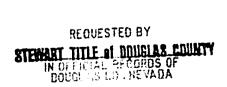
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A Timeshare estate comprised of:

- PARCEL 1: An undivided 1/51st interest in and to that certain condominium estate described as follows:
 - (A) An undivided 1/26th interest as tenants in common, in and to the Common Area of Ridge Crest condominiums as said Common Area is set forth on that condominium map recorded August 4, 1988 in Book 888 of Official Records at Page 711, Douglas County, Nevada, as document No. 183624.
 - (B) Unit No. 307 as shown and defined on said condominium map recorded as Document No. 183624, 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 Area as set forth in said condominium map recorded as Document No. 183624, 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" as that term is defined in the Declaration of Time-share Covenants, Conditions and Restrictions for the Ridge Crest recorded April 27, 1989 as Document No. 200951 of Official Records, Douglas County, State of Nevada (the "CC&Rs"). The above described exclusive and non-exclusive rights may be applied to any available unit in The Ridge Crest project during said "USE WEEK" as more fully set forth in the CC&R's.

A Portion of APN 40-370-25



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