THIS IS A DEED OF TRUST, made this November 10, 1990 by and between Bernard V. LuVisi and Tereasa M. LuVisi, husband and wife as joint tenants with right of survivorship

Trustor, to STEWART TITLE of Douglas County, A Nevada Corporation, Trustee for HARICH TAHOE DEVELOPMENTS, a Nevada general partnership, Beneficiary,

WITNESSETH:

That the trustor does hereby grant, bargain, sell and convey unto the Trustee with power of sale all that certain property situated in Douglas County, Nevada

That the trustor does hereby grant, bargain, sell and convey unto the Trustee with power of sale all that certain property situated in Douglas County, Nevada as follows:

(See Exhibit "A" attached hereto and incorporated herin by this reference)

AND ALSO all the estate, interest, and other claim, in law and in equity, which the Trustor now has or may hereafter acquire in and to said property TOGETHER WITH the tenements, hereditaments and appurtenances thereunto belonging to or appertaining, and any reversion, reversions or remainders and all rents, issues and profits of said real property, subject to the rights and authority conferred upon Beneficiary hereinafter set forth to collect and apply such rents, issues and profits. FOR THE PURPOSE OF SECURING:

FIRST: Payment of an indebtedness in the sum of \$ 8,910.00, evidenced by a Promissory Note of even date herewith, with interest thereon, according to the terms of said Promissory Note, which Promissory Note is by reference made a part hereof, is executed by the Trustor, delivered to Beneficiary, and payable to the order of Beneficiary and any and all modifications, extensions and renewals thereof.

SECOND: Payment of all RIDGE CREST PROPERTY OWNERS ASSOCIATION assessments, dues and membership fees as they become due.

Trust by the Promissory Note or Notes of Trustor, and payments of any monies advanced or paid out by Beneficiary or by the Trustor as additional sums with interest thereon as may be hereafter loaned by Beneficiary or by the Trustor to Trustor pursuant to the provisions of this Deed of Trust, and payment of all indebtedness of the Trustor to the Beneficiary or to the Trustee to or for Trustor pursuant to the provisions of this Deed of Trust, and payment of all indebtedness of the Trustor to the Beneficiary or to the Trustee to or for Trustor pursuant to the provisions of this Deed of Trust, and payment of all indebtedness of the Trustor to the Beneficiary or to the Trustee which may exist or be contracted for during the life of this instrument, wi

AND THIS INDENTURE FURTHER WITNESSETH:

AND THIS INDENTURE FURTHER WITNESSTH:

1. Trustor promises and agrees; to pay when due all assessments, dues and membership fees assessed by or owing to RIDGE CREST PROPERTY
OWNERS ASSOCIATION upon the above-described premises and shall not permit said claims to become a lien upon the premises; to comply with all laws
affecting said premises and agrees to pay when due all annual operating charges; assessments and fees levice by THIS RIDGE TAILOE PROPERTY OWNERS ASSOCIATION
(RICCA). Trustor promises and agrees to pay when due all annual operating charges; assessments and fees levice by THIS RIDGE TAILOE PROPERTY OWNERS ASSOCIATION
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(RICCA). The promises and agrees that if default be made in the payment when due of any installment of principal or interest, or obligation in accordance with the terms of any fromisory Note secured hereby, or in the payment when due of any installment of principal or interest, or of the Trustor becomes insolvent or makes a general assignment for the benefit of creditors; or if a petition in bankmupty is filled by agrists the Trustor, or if a proceeding be voluntarily or involuntarily instituted for reorganization or other debtor relief provided for by the bankrupty agree provided provided for by the bankrupty agree provided provided provided for by the bankrupty agree provided provided provided for by the bankrupty agree provided prov

STATE OF NEVADA, COUNTY OF DOUGLAS

On November 10, 1990 personally appeared before me, a Notary Public,

Bernard V. LuVisi

Tereasa M. LuVisi

TRUSTOR Der. Bernard V. LuVisi

personally known to me (or proved to me on the basis of satisfactory evidence) who acknowledged that they executed the above instrumen

Signature

(Notary Public)

Tereasa M. LuVis



ANGELA EICKE Notary Public - State of Nevada

Appointment Recorded in Douglas County MY APPOINTMENT EXPIRES FEB. 15, 1994

Notorial Scal

If executed by a Corporation the Corporation Form of Acknowledgement must be used.

49-108-36-01 Title Order No.

Escrow or Loan No.

SPACE BELOW THIS LINE FOR RECORDERS USE ONLY

WHEN RECORDED MAIL TO:

RCSFDTR1.#OA

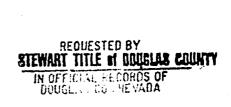
240084

EXHIBIT "A" (49)

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. 108 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 40-370-08



90 NOV 30 P2:18

SUZARNE BE CHOREAU
PRODREER

\$6 PANS KIP DEPUTY

BOOK 1190 PAGE 4565