

Recording Requested by:
and when recorded mail to:

AMERICAN PROVIDERS
5433 El Camino Avenue, Suite 200
Carmichael, California 95608

Mail Tax Statements To:

MR. & MRS. RICHARD B. RAMIREZ
12 East McKenzie
Stockton, California 95204

The Undersigned declare:
Transfer Tax: None # 8
No consideration.
Transfer to Revocable
Living Trust for Benefit
of Grantor(s).

QUITCLAIM DEED

WE, RICHARD B. RAMIREZ and ANITA RAMIREZ, who acquired title as ANITA L. RAMIREZ, husband and wife, hereby remise, release and quitclaim to RICHARD B. RAMIREZ and ANITA RAMIREZ, TRUSTEES of the RAMIREZ FAMILY LIVING TRUST DATED November 18, 1991, any and all right, title and interest in and to that certain real property situated in the County of Douglas, State of Nevada, described as follows:

TIME SHARE ESTATE COMPRISED OF:

PARCEL ONE:

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

(A) An undivided 1/106ths interest as tenants-in-common, in and to Lot 37 of Tahoe Village Unit No. 3 as shown on the Ninth Amended Map Recorded July 14, 1988 as Document No. 182057, Official Records of Douglas County, State of Nevada. Except therefrom Units 039 through 080 (Inclusive) and Units 141 through 204 (Inclusive) as shown and defined on that certain Condominium Plan Recorded as Document No. 182057, Official Records of Douglas County, Nevada.

(B) Unit No. 040 as shown and defined on said Condominium Plan.

Description Continued on Attached Exhibit "A"

A.P.N.: 37-040-11-01

Dated: November 18, 1991

[Signature]
RICHARD B. RAMIREZ

[Signature]
ANITA RAMIREZ

STATE OF CALIFORNIA)
) ss.
COUNTY OF SAN JOAQUIN)

On November 18, 1991, before me, the undersigned, a Notary Public in and for said County and State, personally appeared RICHARD B. RAMIREZ and ANITA RAMIREZ, personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons whose names are subscribed to the within instrument, and acknowledged to me that they executed the same.

WITNESS my hand and official seal.

[Signature]
Notary Public



(Description Continued)

Exhibit "A"

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 the 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 and such recreational areas as may become a part of said timeshare project, 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 a unit of the same Unit Type as described in the Declaration of Annexation of The Ridge Tahoe Phase Five recorded on August 18, 1988, as Document No. 184461 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 weeks within the PRIME SEASON, as said quoted term is defined in the Declaration of Annexation of The Ridge Tahoe Phase Five.

The above described exclusive rights may be applied to any available unit of the same Unit Type on Lot 37 during said use week within said "use season".

A.P.N.: 37-040-11-01

REQUESTED BY
American Providers Ins
IN OFFICIAL RECORDS OF
DOUGLAS COUNTY, NEVADA

'92 JAN 16 10:54

SUZANNE BEAUDREAU 268993
RECORDER
\$6.00 PAID *K2* DEPUTY
BOOK 192 PAGE 1754