IS A DEED OF TRUST, made this March 4, 1992 by and between Robert L. Mc Kinney and Cindy Mc Kinney, husband and wife as joint tenants with right of survivorship THIS IS

Trustor, to STEWART TITLE of Douglas County, A Nevada Corporation, Trustee for HARICH TAHOE DEVELOPMENTS, a Nevada General Partnership

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 as follows:
(See Exhibit

Intal the trustor does hereby grant, bargain, sell and convey unto the Trustee with power of saic all that certain property situated in Douglas County, Nevada sa 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 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 of said real property, subject to the rights and authority conferred upon Beneficiary thereinafter set forth to collect and apply such rents, issues and profits of STIPE PURPOSE OF SECURING:

FIRST: Payment of an indebtedness in the sum of \$ 9,265.00, 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 THE RIDGE TAHOE PROPERTY OWNERS ASSOCIATION assessments, dues and membership fees as they become due.

THIRD: Payment of such additional sums with interest thereon as may be hereafter loaned by Beneficiary to Trustor as additional advances under this Deed of Trust by the Promissory Note or Notes of Trustor, and payments of any monies advanced or paid out by Beneficiary or by 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

AND THIS INDENTURE FURTHER WITNESSETH:

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1. Trustor promises and agrees: to pay when due all assessments, dues and membership fees assessed by or owing to THE RIDGE TAHOE PROPERTY OWNERS ASSOCIATION upon the above-described premises and shall not permit said claims to become a line upon the premises; to comply with all laws affecting said premises and not commit or permit any acts upon the premises in violation of any law, covenant, condition or restriction affecting said premises.

2. Annually, Trustor agrees to cause to be delivered to Beneficiary or to collection agent of Beneficiary a certified copy of the original policy or policies of insurance purchased by THE RIDGE TAHOE PROPERTY OWNERS ASSOCIATION with copies of precipits.

3. Trustor 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 Promissory Note secured hereby, or in the performance of any of the covenants, promises or general candinade therein; or of the frustor becomes insolvent or makes a general assignment for the benefit of creditors; or if a peritorial in hardward to the control of the promises of the promissory Note of the promissory Note, promissor of the promissory No

STATE OF NEVADA, COUNTY OF DOUGLAS

On March 4, 1992 personally appeared before me, a Notary Public.

Robert L. Mc Kinney

Cindy Mc Kinney

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

Signature

(Sotary Public)

TRUSTOR:

Robert L. Mc Kinney

Cindy Mc Kinney

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

ANGELA EICKE

Notary Public - State of Nevada Appointment Recorded in Douglas County MY APPOINTMENT EXPIRES FEB. 15, 1994

Notarial Seal

37-167-42-71 Title Order No.

Escrow or Loan No.

SPACE BELOW THIS LINE FOR RECORDERS USE ONLY

WHEN RECORDED MAIL TO:

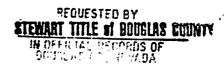
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An undivided 1/102nd interest as tenants in common in and to that certain real property and improvements as follows: (A) An undivided 1/106th interest in and to Lot 37 as shown on Tahoe Village Unit No. 3-13th Amended Map, recorded December 31, 1991, as Document No. 268097, rerecorded as Document No. 269053, Official Records of Douglas County, State of Nevada, excepting therefrom Units 039 through 080 (inclusive) and Units 141 through 204 (inclusive) as that certain Condominium Plan Recorded July 14, 1988, as shown on No. 182057; and (B) Unit No. 167 as shown and defined Document said Condominium Plan; together with those easements appurtenant and such easements described in the Fourth Amended and thereto Covenants, Conditions and Restated Declaration of Time Share Restrictions for The Ridge Tahoe recorded February 14, 1984, as as amended, and in the Declaration of 096758. Document No. Annexation of The Ridge Tahoe Phase Five recorded August 18, 1988, 184461, as amended, and as Document No. described in the Recitation of Easements Affecting the Ridge Tahoe recorded February 24, 1992, as Document No. 271619, and subject to said Declarations; with the exclusive right to use said interest in Lot 37 only. one week every other year in odd -numbered years in the swing "Season" as defined in and in accordance with said Declarations.

A portion of APN: 42-286-09



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