TIIIS IS A DEED OF TRUST, made this February 18, 1993 by and between Kevin N. McGuire and Alida Schubert McGuire, 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 I rustee 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 \$ 16,915.00, 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 to or for Trustor or be contracted for during the life of this instrument, with interest, and also as security for the payment and performance of every obligat

AND THIS INDENTURE FURTHER WITNESSETH:

TRUSTOR

STATE OF NEVADA, COUNTY OF DOUGLAS

On February 18, 1993 personally appeared before me, a Notary Public,

Kevin N. McGuire

Alida Schubert McGuire

Revin N. McGuire Schuke Alida Schubert McGuire

personally known to me, for proved to me on the basis of satisfactory evidence) who soknowledged that they executed the above instrument.

Signature (Notary Public)

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 Scal

Title Order No. 28-033-03-01

Escrow or Loan No.

SPACE BELOW THIS LINE FOR RECORDERS USE ONLY

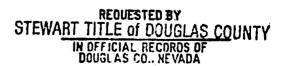
WHEN RECORDED MAIL TO:

2803303A

RTDEED.DCA 06/08/90

An undivided 1/51st interest as tenants in common in and certain real property and improvements as follows: (A) An undivided 1/50th interest in and to Lot 28 as shown on Tahoe Village 3-13th Amended Map, recorded December 31, 1991, as Docu-268097, rerecorded as Document 269053, Official No. Douglas County, State of Nevada, excepting therefrom Records of Units 1 through 50 (inclusive) as shown on said map; and (B) 33 as shown and defined on said map; together with those easements appurtenant thereto and such easements described in Amended and Restated Declaration of Time Share Covenants, Conditions and Restrictions for The Ridge Tahoe recorded 14, 1984, as Document No. 096758, as amended, and in the Declaration of Annexation of The Ridge Tahoe Phase Six recorded December 18, 1990, as Document No. 241238, as amended by Amended Declaration of Annexation of The Ridge Tahoe Phase Six, recorded February 25, 1992, as Document No. 271727, and as 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 28 only, for one week each year in accordance with said Declarations.

A portion of APN: 42-254-33



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SUZANNE BEAUDREAU

RECORDE :

PAID DEPUTY

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