AFFIDAVIT TERMINATING JOINT TENANCY

Janice L. Ratto , being first duly sworn,
deposes and says that Affiant is over the age of 18 years and
competent to be a witness as to the matters hereinafter stated.
That Affiant is the surviving spouse ofEugene F. Ratto
, and that the Affiant and the said Eugene F. Ratto
, deceased, are the Grantees in Joint Tenancy
under that certain Joint Tenancy Deed dated July 8, 1987
under the terms of which Harich Tahoe Developments
was seller toEugene F. Ratto and Janice L. Ratto
husband and wife, as Joint Tenants, upon the terms, covenants and
provisions as set forth therein, said document recorded July 14, 1987
in Book 787 page 1635 , as document no. 158166 , of the
Official Records of Douglas County, State of Nevada
affecting all that certain piece or parcel of land, situate in the
County of Douglas, State of Nevada, described
as follows:
SEE EXHIBIT 'A' ATTACHED HERETO AND MADE A PART HEREOF
That the said Eugene F. Ratto . one of the Grantees on
, one of one of another of
the Joint Tenancy Deed, died on May 2, 1988, in Manteca, California and is the identical person named in the Cortificate
of Death, attached hereto. That all interest in and to said real
property hereinabove described, vested absolutely in Affiant as of
the date of decedent's death.
Janice L. Ratto
State of California) SS
County of Jan Longuer)
On 30th Grely 1993, before me, the undersigned, a Notary Public in and for said State, personally appeared TANICE L. RATTO
known (or proved) to me to be the person whose
name subscribed to the within instrument and acknowledged to me that she executed the same.
WITNESS my hand and official seal. OFFICIAL NOTARY SEAL AMELIA SERRANO NOTARY SUBJECT TO SEAL NOTARY SEAL NOTARY SEAL NOTARY SEAL NOTARY SEAL NOTARY SEAL NOTARY SEAL
Signature My Comm. Expires MAR 20,1934
7 20,1834

COUNTY OF SAN JOAQUIN

STOCKTON, CALIFORNIA

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CERTIFIED COPY OF VITAL RECORDS

STATE OF CALIFORNIA COUNTY OF SAN JOAQUIN

PLIED

This is a true and exact reproduction of the document officially registered and placed on file in the office of the San Joaquin County Recorder.

James In, John tra

JAMES M. JOHNSTONE, Recorder

This copy not valid unless prepared on engraved border displaying seal and signature of Registrar.

BK0893PGU716

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PARCEL ONE:

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

- (A) An undivided 1/38th interest as tenants-in-common, in and to Lot 34 of Thace Village Unit No. 3, as shown on the Eighth Amended Map, recorded as Document No. 156903 of Official Records of Douglas County; excepting therefrom Units 001 to 038 as shown and definded on that certain Comdominium Plan recorded June 22, 1987, as Document No. 156903 of Official Records of Douglas County.

 Unit No. 001 as shown and defined on said Condominium
- (9) Unit No. _ _ as shown and defined on said Condominium Plan.

PARCEL TWO:

A non-exclusive right to use the real property known as Purcel "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 pruposes 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.

PARCEL THREE:

A non-exclusive easement for ingress and egress and recreational purposes and for use and enjoyment and incidental purposes over, on and through Lots 29, 39, 40 and 41 as shown on said Tahoe Village Unit No. 3, Fifth Amended Map, recorded october 29, 1981, as Document No. 61612 as corrected by Certificate of Amendment, recorded November 23, 1981, as Document No. 62661 of Official Records of Douglas County 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. 96750 February 14, 1984, as Document No. 96750.

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,
- M. D. M.;

 (B) An easment for ingress, egress and public utility purposes, 32' wide, the centerline of wich is shown and described on the Fifth Amended Map of Tahoe Village No. 3, recorded October 29, 1981, as Document No. 61612 and amended by Certificate of Amendment recorded November 23, 1981, as Document No. 62661, of Official Records of Douglas County.

PARCEL FIVE:

The exclusive right to use a unit of the same Unit Type as described in the Amended Declaration of Annexation of Phase Three Establishing Phase Pour, recorded on June 22, 1987, as Document No. 156904, of Official Records of Douglas County, in which an interest is hereby Official Records of Douglas County, in which an interest is hereby conveyed in subparagraph (B) of Purcel 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. 96788, of Official Records of Douglas County, during ONE use week within the Spring/Fall season, as said quoted term is defined in the Amended Declaration of Apparation of Phase Three Establishing Phase Four. Annexation of Phase Three Establishing Phuse Four.

The above described exclusive rights may be applied to any available unit of the same Unit Type on Lot 34 during said use week within said "use season".

APN# 42-261-01 A portion of:

REQUESTED BY STEWART TITLE of DOUGLAS COUNTY IN OFFICIAL RECORDS OF DOUGLAS CO.. NEVADA

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314331 BK 0 8 9 3 PG 0 7 1 7 SUZANNE BEAUDREAU
AFCORDER

PA PAIL KO DEPUTY