

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 of Eugene 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 to Eugene 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

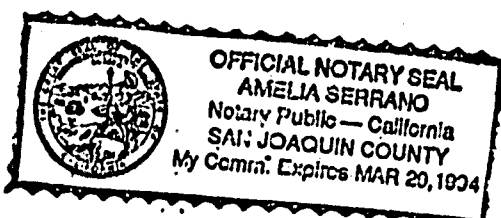
That the said Eugene F. Ratto, one of the Grantees on the Joint Tenancy Deed, died on May 2, 1988, in Manteca, California, and is the identical person named in the Certificate of Death, attached hereto. That all interest in and to said real property hereinabove described, vested absolutely in Affiant as of the date of decedent's death.

Janice L. Ratto (signature)
Janice L. Ratto

State of California)
County of San Joaquin) SS

On 30th July 1993, before me, the undersigned, a Notary Public in and for said State, personally appeared Janice L. Ratto known (or proved) to me to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same.

WITNESS my hand and official seal.
Signature (signature)



314331
BK0895FG0715

CERTIFICATION OF VITAL RECORD

COUNTY OF SAN JOAQUIN
STOCKTON, CALIFORNIA

CERTIFICATE OF DEATH
STATE OF CALIFORNIA

3900 -1354

STATE FILE NUMBER		LOCAL REGISTRATION DISTRICT AND CERTIFICATE NUMBER	
1A. NAME OF DECEDENT—FIRST		1B. MIDDLE	
EUGENE		FREDRICK	
1C. LAST		2A. DATE OF DEATH (MONTH, DAY, YEAR)	
RATTO		MAY 2, 1988	
2. SEX		3. RACE/ETHNICITY	
MALE		WHITE/AMERICAN	
4. DATE OF BIRTH		7. AGE	
NOVEMBER 29, 1929		58	
8. BIRTHPLACE OF DECEDENT (STATE OR FOREIGN COUNTRY)		9. NAME AND BIRTHPLACE OF FATHER	
STOCKTON, CA.		BENARD RATTO-CALIFORNIA	
10. BIRTH NAME AND BIRTHPLACE OF MOTHER		11A. CITIZEN OF WHAT COUNTRY	
IDELELLA SCHULTZ-CALIFORNIA		U.S.A.	
11B. IF DECEDENT WAS EVER IN MILITARY GIVE DATES OF SERVICE		12. SOCIAL SECURITY NUMBER	
1951 TO 1953		8290	
13. MARITAL STATUS		14. NAME OF SURVIVING SPOUSE (IF WIFE, ENTER BIRTH NAME)	
MARRIED		JANICE LITTLE	
15. PRIMARY OCCUPATION		16. NUMBER OF YEARS THIS OCCUPATION	
PRINTING PRESS		30	
17. EMPLOYER IF SELF-EMPLOYED, SO STATED		18. KIND OF INDUSTRY OR BUSINESS	
DOPACO PRINTING		PRINTING	
19A. USUAL RESIDENCE—STREET ADDRESS (STREET AND NUMBER OR LOCATION)		19B.	
1940 E. FRENCH CAMP ROAD		5107-42	
19C. CITY OF TOWN		20. NAME AND ADDRESS OF INFORMANT—RELATIONSHIP	
MANTECA		JANICE RATTO-WIFE	
19D. COUNTY		21A. PLACE OF DEATH	
SAN JOAQUIN		RESIDENCE	
19E. STATE		21B. COUNTY	
CALIFORNIA		SAN JOAQUIN	
21C. STREET ADDRESS (STREET AND NUMBER OR LOCATION)		21D. CITY OR TOWN	
1940 E. FRENCH CAMP ROAD		MANTECA	
21E. CITY OF TOWN		21F. CITY OF TOWN	
MANTECA		MANTECA, CALIFORNIA 95336	
22. DEATH WAS CAUSED BY: (ENTER ONLY ONE CAUSE PER LINE FOR A, B, AND C)		23. OTHER SIGNIFICANT CONDITIONS—CONTRIBUTING TO DEATH BUT NOT RELATED TO CAUSE GIVEN	
IMMEDIATE CAUSE		27. WAS OPERATION PERFORMED FOR ANY CONDITION IN ITEMS 22 OR 23? TYPE OF OPERATION	
CONDITIONS, IF ANY, WHICH GAVE RISE TO THE IMMEDIATE CAUSE, STATING THE UNDERLYING CAUSE LAST.		28. DATE BORN	
1. <i>Cardiac Respiratory arrest</i> 5mi		10/87	
2. <i>Cerebral aneurysm</i> 2mo		29. PHYSICIAN'S LICENSE NUMBER	
3. <i>unresectable pancreatic cancer</i> 5mo		613060	
28A. I CERTIFY THAT DEATH OCCURRED AT THE HOUR, DATE AND PLACE STATED FROM THE CAUSE STATED.		28B. CORONER—SIGNATURE AND DESIGNS OR TITLE	
28C. DATE SIGNED		28D. PHYSICIAN'S LICENSE NUMBER	
11/13/87		5/4/88	
4/18/88		Marilyn A. Swanson, M.D. - 415-C Benjamin Holt - Stockton, CA	
29. SPECIFY ACCIDENT, DISEASE, ETC.		30. PLACE OF BIRTH	
31. INJURY AT WORK		32A. DATE OF BIRTH—MONTH, DAY, YEAR	
32B. HOUR		32C. HOUR	
33. LOCATION (STREET AND NUMBER OR LOCATION AND CITY OR TOWN)		34. DESCRIBE HOW INJURY OCCURRED (EVENTS WHICH RESULTED IN INJURY)	
35A. I CERTIFY THAT DEATH OCCURRED AT THE HOUR, DATE AND PLACE STATED FROM THE CAUSE STATED, AS REQUIRED BY LAW I HAVE HELD AN INQUEST/INVESTIGATION		35B. CORONER—SIGNATURE AND DESIGNS OR TITLE	
35C. DATE SIGNED		36. DISPOSITION	
37. DATE—MONTH, DAY, YEAR		38. NAME AND ADDRESS OF CEMETERY OR CREMATORY	
MAY 5, 1988		PARK VIEW CREMATORY-STOCKTON, CA.	
39. REGISTRAR'S LICENSE NUMBER AND SIGNATURE		40A. NAME OF FUNERAL DIRECTOR (OR PERSON ACTING AS SUCH)	
6699 Richard A. Sandoval		P.L. FRY & SON	
40B. LICENSE NO.		41. LOCAL REGISTRAR—SIGNATURE	
F-637		Togi Chauva M.D.	
42. DATE RECEIVED BY LOCAL REGISTRAR		43. LOCAL REGISTRAR—SIGNATURE	
MAY 15 1988		MAY 15 1988	
STATE REGISTRAR		A. B. C. D. E. F.	

VS-11 (11-88)

063524

CERTIFIED COPY OF VITAL RECORDS

STATE OF CALIFORNIA
COUNTY OF SAN JOAQUIN

DATE ISSUED

MAY 28 1988

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 M. Johnstone
JAMES M. JOHNSTONE, Recorder
SAN JOAQUIN COUNTY, CALIFORNIA

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

BK0893PGU716

314331



EXHIBIT "A"

PARCEL ONE:

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

- (A) An undivided 1/38th interest as tenants-in-common, in and to Lot 34 of Tahoe 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 defined on that certain Condominium Plan recorded June 22, 1987, as Document No. 156903 of Official Records of Douglas County.
- (B) Unit No. 001 as shown and defined on said Condominium Plan.

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. 63005, records of said county and state, for all those 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.

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, 29, 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.

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 which 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 Four, recorded on June 22, 1987, as Document No. 156904, 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 week within the "Spring/Fall season", as said quoted term is defined in the Amended Declaration of Annexation of Phase Three Establishing Phase 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

93 AUG -5 A9:35

SUZANNE BEAUDREAU
RECORDER

\$700 PAUL KA DEPUTY

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BK 0893PG 0717