

**THE RIDGE CREST
GRANT, BARGAIN, SALE DEED**

THIS INDENTURE, made this 27th day of July, 1994
between Harich Tahoe Developments, a Nevada general partnership, Grantor, and
Joe L. Fernandez and Graciela Fernandez, husband and wife as joint tenants
Grantee; with right of survivorship

WITNESSETH:

That Grantor, in consideration of the sum of TEN DOLLARS (\$10.00), lawful money of the United States of America, paid to Grantor by Grantee, the receipt whereof is hereby acknowledged, does by these presents grant, bargain and sell unto the Grantee and Grantee's heirs and assigns, all that certain property located and situated in Douglas County, State of Nevada, more particularly described on Exhibit "A", a copy of which is attached hereto and incorporated herein by this reference;

TOGETHER with the tenements, hereditaments and appurtenances thereunto belonging or appurtenanting and the reversion and reversions, remainder and remainders, rents, issues and profits thereof;

SUBJECT TO any and all matters of record, including taxes, assessments, easements, oil and mineral reservations and leases, if any, rights, rights of way, agreements and the Declaration of Time Share Covenants, Conditions and Restrictions recorded April 27, 1989 at Book 489, Page 3383, as Document No. 200951, Official Records of Douglas County, Nevada, and which Declaration is incorporated herein by this reference as if the same were fully set forth herein;

TO HAVE AND TO HOLD all and singular the premises, together with the appurtenances, unto the said Grantee and their assigns forever.

IN WITNESS WHEREOF, the Grantor has executed this conveyance the day and year first hereinabove written.

STATE OF NEVADA)
 : ss.
COUNTY OF DOUGLAS)

HARICH TAHOE DEVELOPMENTS,
a Nevada general partnership
By: Lakewood Development Inc.,
a Nevada corporation, general partner

On this 6th day of July
1994, personally appeared before me, a notary public, Robert W. Dunbar, known to me to be the Treasurer and Chief Financial Officer of Lakewood Development Inc., a Nevada corporation, and he acknowledged to me that he executed the document on behalf of said corporation as general partner of Harich Tahoe Developments, a Nevada general partnership.

By: [Signature]
Robert W. Dunbar, Treasurer,
Chief Financial Officer

#49-109-04-72

K. Burchiel
Notary Public

SPACE BELOW FOR RECORDER'S USE ONLY



WHEN RECORDED MAIL TO
Name Joe L. Fernandez
Street Graciela Fernandez
Address 1876 Porter Road
City & State El Centro, CA 92243

EXHIBIT "A"

RIDGE CREST LEGAL

An Alternate Timeshare estate comprised of:

PARCEL 1: An undivided 1/102nd interest in and to that certain condominium estate described as follows:

(a) An undivided 1/26th interest as tenants in common, in and to the Common Area of Ridge Crest condominiums as said Common Area is set forth on that certain condominium map recorded August 4, 1988 in Book 888 of Official Records at Page 771, Douglas County, Nevada, as Document No. 183624.

(b) Unit No. 109 as shown and defined on said condominium map recorded as Document No. 183624, Official Records of Douglas County, State of Nevada.

PARCEL 2: A non-exclusive easement for ingress and egress for use and enjoyment and incidental purposes over, on and through the Common Area as set forth in said condominium map recorded as Document No. 183624, Official Records of Douglas County, State of Nevada.

PARCEL 3: An exclusive right to the use of a condominium unit and the non-exclusive right to use the real property referred to in subparagraph (a) of Parcel 1, and Parcel 2 above during one "ALTERNATE USE WEEK" within the Odd numbered years as that term is defined in the Declaration of Timeshare Covenants, Conditions and Restrictions for The Ridge Crest recorded April 27, 1989 as Document No. 200951 of Official Records, Douglas County, State of Nevada (the CC&R's). The above described exclusive and non-exclusive rights may be applied to any available unit in The Ridge Crest project during said "alternate use week" as more fully set forth in the CC&R's.

A Portion of APN 40-370-09

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

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SUZANNE BEAUDREAU
RECORDER
\$800 PAID k2 DEPUTY