

NRPTT: \$133.90

Order No. S6105810

Escrow No. L 79282 MLD

WHEN RECORDED, MAIL TO:

JUDITH LYNN BOWERS
P.O. Box 2682
Stateline, NV. 89449

APN: 11-310-28

Space above this line for recorder's use

JOINT TENANCY DEED

FOR A VALUABLE CONSIDERATION, receipt of which is hereby acknowledged,

GEOFFRY P. ANDRES AND HOLLY A. ANDRES, HUSBAND AND WIFE

do(es) hereby

GRANT, BARGAIN and SELL to

JUDITH LYNN BOWERS, an unmarried woman

as joint tenants with right of survivorship, and not as tenants in common, the real property situate in the County of

DOUGLAS

, State of Nevada, described as follows:

PARCEL B AS SET FORTH ON THE PARCEL MAP OF LOT 527, SUMMIT VILLAGE FOR RICHARD B. JABOUR, RECORDED SEPTEMBER 24, 1980 IN BOOK 980, PAGE 1966, DOCUMENT NO. 48925, BEING A SUBDIVISION OF LOT 527, AS SHOWN ON THE MAP OF SECOND AMENDED MAP OF SUMMIT VILLAGE, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA, ON JANUARY 13, 1969, AS DOCUMENT NO. 43419.

TOGETHER with all tenements, hereditaments and appurtenances, including easements and water rights, if any, thereto belonging or appertaining, and any reversions, remainders, rents, issues or profits thereof.

Dated July 21, 1994

Geoffry P. Andres by JPH ARQ, Not Sec
PHH Homequity Corporation, his attorney in fact
GEOFFRY P. ANDRES BY PHH HOMEQUITY,
CORPORATION, HIS ATTORNEY IN FACT

STATE OF NEVADA)
County of _____) : ss.

Holly A. Andres, by JPH ARQ Not Sec
PHH Homequity Corporation, her attorney in fact
HOLLY A. ANDRES BY PHH HOMEQUITY,
CORPORATION, HER ATTORNEY IN FACT

On _____ personally
appeared before me, a notary public,

_____ personally known or proved to me to be the person
whose name is subscribed to the above instrument
who acknowledged that he executed the instrument.

(Signature)

349194

BK 1094 PG 3954

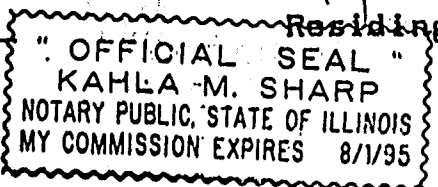
STATE OF ILLINOIS)
County of DUPAGE) : ss.

On this 21st day of July, 1994 personally appeared before me Joseph A. Ricely who being by me duly sworn (or affirmed) did say that he/she is the Assistant Secretary of PHH Homequity, Corporation, and that the said instrument was signed in behalf of said corporation, by authority of its by-laws or a resolution of its board of directors as the case may be, and said Joseph A. Ricely acknowledged to me that said corporation executed the same, as attorney in fact for Geoffrey P and Holly A. Andres

Kahla M. Sharp
NOTARY PUBLIC

My commission expires: 8/1/95

Residing at: Chicago, IL



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BK 1094 PG 3955

COPY

REQUESTED BY
WESTERN TITLE COMPANY, INC.
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'94 OCT 24 P12:12

349194

SUZANNE BEAUDREAU
RECORDER

\$ 9.00 PAID KZ DEPUTY

BK 1094 PG 3956