GRANT, BARGAIN and SALE DEED

THIS INDENTURE WITNESSETH: That THOMAS V. CHAFFIN and BETTY L. CHAFFIN. husband and wife

in consideration of \$10.00, the receipt of which is hereby acknowledged, does hereby Grant, Bargain Sell and Convey to THOMAS V. CHAFFIN and BETTY L. CHAFFIN, Trustee of the CHAFFIN TRUST, dated January 24, 1997

unincorporated area and to the heirs and assigns of such Grantee forever, all that real property situated in the County of Douglas State of Nevada, bounded and described as follows: The Ridge Tahoe, Terrace Building, Even Year Use, Week #28-022-42-81, Stateline, NV 89449

See Exhibit 'A' attached hereto and by this reference made a part hereof.

Together with all and singular the tenements, hereditaments and appurtenances thereunto belonging or in anywise appertaining, and any reversions, remainders, rents, issues or profits thereof.

July 03, 1997 DATE:

STATE OF

COUNTY OF

This instrument was acknowledged before me on

Thomas V. Chaffin and Betty

Wired

Chaffin

Signature Notary Public

RECORDING REQUESTED BY:

STEWART TITLE COMPANY

WHEN RECORDED MAIL TO:

Mr. & Mrs. Chaffin 1439 Shawnee Way Salinas CA 93906

MAIL TAX STATEMENTS TO:

Ridge Tahoe P.O.A. P.O. Box 5790

Stateline, NV 89449

D. MURRIAN Comm #1117535 Comm Exp. Nov 28 2000

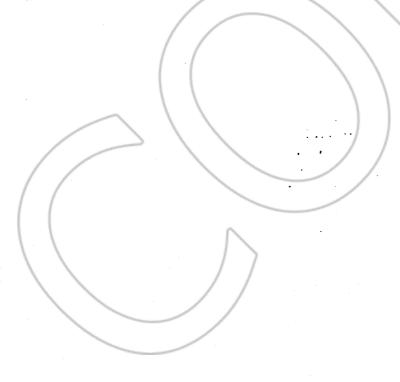
(This area above for official notarial seal)

0417353

EXHIBIT "A" (28)

An undivided 1/102nd interest as tenants in common in and that certain real property and improvements as follows: (A) An undivided 1/50th interest in and to Lot 28 as shown on 3-13th Amended Map, recorded December 31, Village Unit No. 1991, as 268097, rerecorded as Document Document No. 269053, Official Records of Douglas County, State of Nevada, excepting therefrom Units 1 through 50 (inclusive) as shown on said map; and (B) Unit No. 022 as shown and defined on said map; together with those easements appurtenant thereto and such easements described in the Fourth Amended and Restated Conditions of Covenants, Declaration Time Share Restrictions for The Ridge Tahoe recorded February 14, 1984, 096758, as amended, and in the Declaration of Document No. Annexation of The Ridge Tahoe Phase Six, recorded December 1990, as Document No. 241238, as amended by Amended Declaration of Annexation of The Ridge Tahoe Phase Six, recorded February 1992, as Document No. 271727, and as described in the Recitation of Easements Affecting The Ridge February 24, 1992, as Document No. 271619, and Tahoe recorded 271619, and subject to said Declarations; with the exclusive right to use said interest, 28 only, for one week every other year in _EVEN __-numbered years in accordance with said Declarations.

A portion of APN: 42-254-22



REQUESTED BY

Stowart Title of Douglas County
IN OFFICIAL RECORDS OF
DOUGLAS CO., HEVADA

'97 JUL 17 A10:14

0417353 BK0797PG2797 LINDA SLATER
RECORDER

B PAID DEPUTY