



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

Sal Betonio  
Sal Betonio

Delia Betonio  
Delia Betonio

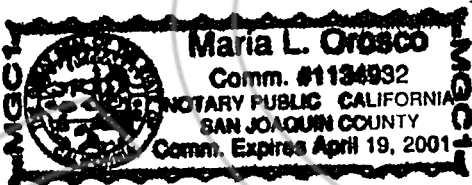
STATE OF California )  
COUNTY OF San Joaquin )

ss.

On July 23, 1997, before me, a Notary Public, personally appeared Sal Betonio and Delia Betonio, personally known or proved to me to be the person(s) described in and who executed the foregoing instrument, who acknowledged that he or she executed the same freely and voluntarily and for the uses and purposes therein mentioned.

WITNESS my hand and official seal.

Maria L. Orosco  
Notary Public



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**AFFIDAVIT**  
(Harich Tahoe Developments)

STATE OF NEVADA        )  
                                  )        SS  
County of Douglas        )

Harich Tahoe Developments, a Nevada General Partnership, being first duly sworn upon oath, deposes and says:


That, for purposes of accepting delivery of the foregoing Deed in Lieu of Foreclosure and affiant executing this Affidavit, he is a duly authorized officer or agent of the Grantee named therein; that he has read the Deed in Lieu of Foreclosure and knows the contents thereof; that to the best of his own knowledge, there is no statement contained in the terms, warranties and covenants therein set forth which is false; that in executing this Affidavit, and subject to the following proviso, Grantee hereby accepts said Deed in Lieu of Foreclosure and agrees to its terms and covenants and approves the warranties therein contained, provided that there are no encumbrances, liens, adverse claims, defects, or other charges or matter appearing in the public records attaching subsequent to the recording of the Deed of Trust which affects the property deeded and provided further that Grantor is the sole, titled, record owner of the property.

Harich Tahoe Developments, a  
Nevada general partnership

By:   
Brian R. Walkerley, Agent

Subscribed, sworn to and acknowledged before me this 18th day of July, 1997.

DEBBIE L. LINDSTROM  
Notary Public - State of Nevada  
Appointment Recorded in Douglas County  
No: 96-2064-5 - EXPIRES APRIL 5, 2000

  
Notary Public

An undivided 1/51st interest as tenants in common in and to that certain real property and improvements as follows: (A) An undivided 1/50th interest in and to Lot 28 as shown on Tahoe Village Unit No. 3-13th Amended Map, recorded December 31, 1991, as Document No. 268097, rerecorded as 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. 16 as shown and defined on said map; together with those easements appurtenant thereto and such easements described in the Fourth Amended and Restated Declaration of Time Share Covenants, Conditions and Restrictions for The Ridge Tahoe recorded February 14, 1984, as Document No. 096758, as amended, and in the Declaration of Annexation of The Ridge Tahoe Phase Six recorded December 18, 1990, as Document No. 241238, as amended by Amended Declaration of Annexation of The Ridge Tahoe Phase Six, recorded February 25, 1992, as Document No. 271727, and as described in the Recitation of Easements Affecting The Ridge Tahoe recorded February 24, 1992, as Document No. 271619, and subject to said Declarations; with the exclusive right to use said interest, in Lot 28 only, for one week each year in accordance with said Declarations.

A portion of APN: 42-254-16

REQUESTED BY  
**Stewart Title of Douglas County**  
 IN OFFICIAL RECORDS OF  
 DOUGLAS CO., NEVADA

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LINDA SLATER  
 RECORDER  
 \$10<sup>00</sup> PAID *ks* DEPUTY