For Value Received, the undersigned hereby grants, assigns and transfers to HILDE M. RUIZ, Trust under that Certain revocable trust created by Declaration of Trust dated August 1, 1997

all beneficial interest under that certain Deed of Trust dated January 25, 1988
executed by Donald Manzo and Rhoda Manzo, husband and wife

TICOR TITLE INS. CO. OF CALIF., a California corporation, Trustor, to TICOR TITLE INS. CO. OF CALIF., a California corporation, Trustee, and recorded as Instrument No. 171823 on February 2, 1988 in Book/Reel 288, Page/Image 182, of Official Records in the County Recorder's office of Douglas

County, CAREXXX, describing land therein as:

Nevada

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF

Together with the note or notes therein described or referred to, the money due and to become due thereon with interest, and all rights accrued or to accrue under said Deed of Trust.

Dated August 1, 1997

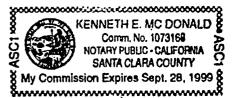
Hilde M. Ruiz

STATE OF CALIFORNIA COUNTY OF SANTA CLARA

Witness my hand and official seal.

Signature

Street



0419077

BK0897PG1619

(This area for official notarial seal)

Title Order No. _____ Escrow or Loan No.

Lot 17, in block G, as shown on the amended map of subdivision no. 2 of ZEPHYR COVE PROPERTIES, INC., filed in the Office of the County Recorder of Douglas County, State of Nevada, on August 5, 1929, Document No. 267, Douglas County, Nevada Records, said map being an amended map of Subdivision No. 2 of Zephyr Cove Properties Inc., filed for record in the office of the County Recorder of Douglas County, State of Nevada, on July 5, 1927, Document No. 92, Douglas County, Nevada Records.



Tocobs & MeDonald

IN OFFICIAL RECORDS OF

DOUGLAS CO. HEVADA

'97 AUG 11 A11:20

0419077 BK0897PG1620 LINDA SLATER
RECORDER
SPAID 1 DEPUTY