

GRANT, BARGAIN AND SALE DEED

APTT # 7

FOR A VALUABLE CONSIDERATION, receipt of which is hereby acknowledged,
William C. Zakareckis and Valerie Z.D. Zakareckis, husband and wife as Joint
Tenants with right of survivorship
hereby GRANT(S), BARGAIN(S), SELL(S) and CONVEY(S) to
Valerie Z.D. Zakareckis, a single woman as her sole and separate property

that property in Douglas County, Nevada,
described as: Exhibit "A" attached

Dated 7-28-97

William C. Zakareckis
William C. Zakareckis

STATE OF NEVADA
COUNTY OF _____

On _____ before me, the
undersigned, a Notary Public in and for said State, personally appeared

personally known to me (or proved to me on the basis of satisfactory
evidence) to be the person(s) whose name(s) is/are subscribed to the within
instrument and acknowledged to me that he/she/they executed the same in
his/her/their authorized capacity(ies), and that by his/her/their signature(s) on
the instrument the person(s), or the entity upon behalf of which the person(s)
acted, executed the instrument.

WITNESS my hand and official seal.

Signature _____
Name _____
(typed or printed)

(This area for official notarial seal)

SPACE BELOW THIS LINE FOR RECORDER'S USE

Title Order No. _____
Escrow No. _____

WHEN RECORDED MAIL TO

Name Valerie Z.D. Zakareckis
Street Address 2295 Winchester Blvd.
Campbell, CA. 95008
City & State _____

0419802
BK0897PG3553

CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

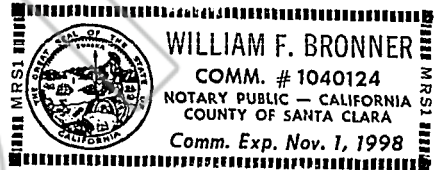
STATE OF CALIFORNIA
COUNTY OF SANTA CLARA ss.

On this 28th of JULY 1997 before me, WILLIAM F. BRONNER Notary Public, personally appeared WILLIAM C. ZAKARECKIS

Personally known to me. (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

Signature William Bronner
WILLIAM F. BRONNER NOTARY
Notary Public in and for the State of California
Commission Expiration Nov 1, 1998



NAME OF DOCUMENT GRANT, BARGAIN & SALE Deed + Attached Exhibit "A"
DATE OF DOCUMENT 7/28/97 DATE OF SIGNING 7/28/97
NUMBER OF SIGNATURES 1
CAPACITY OF SIGNER INDIVIDUAL PARTNER \S CORPORATE

SEAL

0419802

BK 0897 PG 3554

RIDGE CREST LEGAL

A Timeshare estate comprised of:

PARCEL 1: An undivided 1/51st 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 condominium map recorded August 4, 1988 in Book 888 of Official Records at page 711, Douglas County, Nevada, as Document No. 183624.

(b) Unit No. 202 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 "USE WEEK" 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 "use week" as more fully set forth in the CC&R's.

A Portion of APN 40-370- ||

SEAL

REQUESTED BY
Valerie Zakareckis
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'97 AUG 20 110:21

LINDA SLATER
RECORDER
\$9.00 PAID KS DEPUTY

0419802

BK 0897 PG 3555

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

'90 JUL 19 P1:55

SUZANNE BLAUDREAU
RECORDER
\$6.00 PAID SS DEPUTY

230566

BOOK 790 PAGE 2752