

DEED IN LIEU OF FORECLOSURE

THIS INDENTURE WITNESSETH: That **GARY L. CUMMINS** and **JUDITH A. CUMMINS**,
husband and wife

in consideration of \$10.00, the receipt of which is hereby acknowledged, does hereby Grant, Bargain Sell and Convey to
GENE OSBORNE and WINX OSBORNE, husband and wife as joint tenants

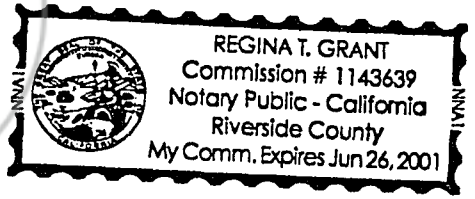
and to the heirs and assigns of such Grantee forever, all that real property situated in the **unincorporated area**
County of **Douglas** State of Nevada, bounded and described as follows:
SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF

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.

DATE: **October 13, 1997**

[Handwritten Signature]
GARY L. CUMMINS
[Handwritten Signature]
JUDITH A. CUMMINS

STATE OF California }
COUNTY OF Riverside } ss.



This instrument was acknowledged before me on 10/16/97
by, GARY L. CUMMINS and JUDITH A. CUMMINS

(This area above for official notarial seal)

Signature *[Handwritten Signature]*
Notary Public

RECORDING REQUESTED BY:

STEWART TITLE COMPANY

WHEN RECORDED MAIL TO:

Grantee
P. O. BOX 960
MINDEN, NV. 89423

MAIL TAX STATEMENTS TO:

Same as Grantee

0424337
BK1097PG3673

EXHIBIT "A"

LEGAL DESCRIPTION

ESCROW NO.: 97071723

This Deed is an absolute conveyance, Grantor having sold the real property described below to Grantees for a fair and adequate consideration, such consideration, in addition to that above recited, being full satisfaction of all obligations secured by Deed of Trust executed by Gary L. Cummins and Judith A. Cummins, Trustor, to Stewart Title of Northern Nevada, a Nevada corporation, Trustee for Gene Osborne and Winx Osborne, husband and wife as joint tenants, Beneficiary, and recorded November 18, 1994 in Book 1194, Pages 3005-3011, as Document No. 350962, Official Records of Douglas County, Nevada, (the "Deed of Trust"). Grantor declares that this conveyance is freely and fairly made and that there are no agreements, oral or written, other than this Deed between the parties hereto with respect to the real property herein conveyed.

Grantees join in the execution of this Deed for the purpose of evidencing that the Grantees hereby accept this conveyance as being full satisfaction of all obligation secured by the Deed of Trust above described.

Lot 102, as shown on the official map of GARDNERVILLE RANCHOS UNIT NO. 5, filed for record on November 4, 1970 in the office of the County Recorder of Douglas County, Nevada, as Document No. 50056.

Assessor's Parcel No. 29-154-02.

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

'97 OCT 20 AM 11:11

0424337

BK 1097 PG 3674

LINDA SLATER
RECORDER
\$ 8.50 PAID *kz* DEPUTY