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WHEN RECORDED MAIL TO:
Scott L. and Kelly Ann Emo
914 Harrison Ave.
Campbell, CA 95008

MAIL TAX STATEMENT TO:
William F. or Diane J. Nichols
Post Office Box 1658
Minden, NV 89423

R.P.T.T. \$ 13⁰⁰

GRANT BARGAIN AND SALE DEED

COMES NOW, WILLIAM F. NICHOLS, as Grantor (hereinafter "Grantor"), and KELLY ANN EMO, as Grantee (hereinafter "Grantee"), and upon the following recitals, terms and conditions, and for good and valuable consideration, including the love and affection which Grantor has for Grantee, receipt of which is hereby acknowledged, by this deed conveys to Grantee, as her community property, a 1/12th interest, in fee, in the property hereinbelow described.

WITNESSETH

Grantor, for good and valuable consideration, including the love and affection which Grantor has for the Grantee, desires to grant to Grantee a 1/12th interest in the property hereinbelow described as the Grantee's community property interest in the property; and

WHEREAS Grantee, in recognition of the love and affection which Grantor expresses to Grantee, and Grantee expresses to Grantor, accepts a 1/12th interest, as community property, in the property hereinbelow described.

NOW THEREFORE, for the consideration herein stated, the receipt of which is acknowledged, Grantor agrees:

Grantor, for the sum of ten dollars (\$10) and other the good and valuable consideration expressed herein, including the love and affection for the Grantee, the receipt of which is hereby

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acknowledged by Grantor, conveys to Grantee a 1/12th interest, as Grantee's community property, in that certain lot, piece or parcel of land situated in the County of Douglas, State of Nevada, more particularly described as:

See Exhibit "A" attached hereto.

RESERVING UNTO Grantor a Life Estate in said property which will terminate upon Grantor's death, or the death of Grantor's spouse, whichever occurs later; alternatively, said Life Estate shall terminate on the later of the Grantor's, or Grantor's spouse, vacating said property as Grantor's, or Grantor's spouse's, principal place of residence. Said Life Estate is personal to Grantor, and/or to Grantor's spouse, and shall not be transferable. Grantor agrees to pay and keep current any, and all, taxes, assessments and insurance, or any encumbrance secured by the property, until such time as Grantor owns no interest in the demised premises except Grantor's reserved life estate.

To have and to hold all and singular the described property, together with the tenements, hereditaments, and appurtenances belonging to such property, or in anywise appertaining, and the rents, issues and profits of such property to Grantee, and to Grantee's heirs and assigns forever.

Grantor acknowledges that it is the intention of this instrument to convey 1/12th interest to Grantee of not only Grantor's entire present interest in the described property, but also any, every and all right, title and interest after-acquired

by Grantor, and Grantor's heirs and assigns, through and by operation of law.

DATED this 8 day of Sept., 1998.

William F. Nichols
William F. Nichols, Grantor

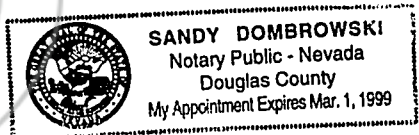
A C K N O W L E D G E M E N T

STATE OF NEVADA)
) ss.
COUNTY OF DOUGLAS)

On the 8 day of September 1998, before me, the undersigned, a Notarial Officer in and for said County and State, personally appeared WILLIAM F. NICHOLS, and known to me to be the person whose name is subscribed to the within instrument and acknowledged that he executed the same.

Signed and sworn to before me
on this 8 day of September 1998,
by WILLIAM F. NICHOLS.

Sandy Dombrowski
NOTARIAL OFFICER



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EXHIBIT "A"
LEGAL DESCRIPTION

The land referred to herein is situated in the State of Nevada,
County of Douglas,, described as follows:

Unit 8, as set forth on BELARRA TOWNHOUSE ESTATES, filed for
record April 25, 1978, as Document No. 19954, Official Records
of Douglas County, Nevada, and as Amended by Certificate
recorded August 13, 1982, as Document No. 70143, Official
Records of Douglas County, Nevada.

Together with a 1/9th interest in the Common Area, as shown on
the Map of Belarra Townhouse Estates, filed for record on April
25, 1978, a Document No. 19954, Official Records of Douglas
County, Nevada, acquired by Deed recorded August 28, 1985, Book
885, Page 2997, Document No. 122329, Official Records of Douglas
County, Nevada.

The above map is a redivision of Lot 2 Map of Belarra
Subdivision Unit No. 1, recorded February 28, 1977, as Document
No. 07213 and Lots 16 and 17, Map of Belarra Subdivision Unit
No. 2-A, recorded July 26, 1977, as Document No. 11365, Official
Records of Douglas County, Nevada.

Assessor's Parcel No. 1320-30-814008

REQUESTED BY
Michael Rowe
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'98 SEP 14 P4:54

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LINDA SLATER
RECORDER
\$10 PAID *ka* DEPUTY