

STATE OF Nevada
COUNTY OF Douglas SS:

SEPTEMBER 16, 1998 BRAD PERRY

On _____, 1998, _____

Personally appeared before me, whom I know personally to be the person who signed this certificate while under oath, being sworn by me and swears that he/she was present and saw _____

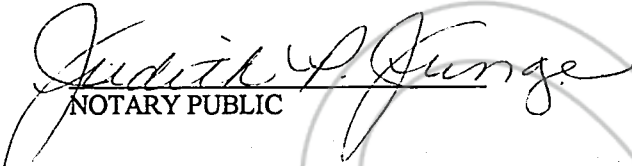
J.W.SWIGGER AND N.SHARON SWIGGER TRUSTEES FOR SWIGGER LIVING TRUST

sign the attached document and that it is his/her/their signatures

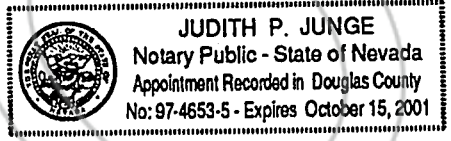


BRAD PERRY

SIGNED AND SWORN to before me by Brad Perry 16th this 16th
Day of Sept., 1998.


NOTARY PUBLIC

(Notary Seal)



0453438

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LEGAL DESCRIPTION

A timeshare estate comprised of:

PARCEL 1:

An undivided 1/102nd interest in and to that certain condominium estate described as follows:

(a) An undivided 1/6th interest as tenants in common, in and to the Common Area of Lot 21 of Tahoe Village Unit No. 1, as shown on the map recorded December 27, 1983, as Document No. 93406, Official Records of Douglas County, State of Nevada, and as said Common Area is shown on the Record of Survey of boundary line adjustment map recorded April 21, 1986, as Document No. 133713, Official Records of Douglas County, State of Nevada.

(b) Unit No. A3 as shown and defined on said condominium map recorded as Document No. 93406, 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 Areas as set forth in said condominium map recorded as Document No. 93406, Official Records of Douglas County, State of Nevada, and as said Common Area is shown on the Record of Survey of Boundary line adjustment map recorded as Document No. 133713, 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 "alternate use week" in Odd numbered years within the "Prime use season" as that term is defined in the First Amended Restated Declaration of Time Share Covenants, Conditions and Restrictions for The Ridge Sierra recorded as Document No. 134786, Official Records, Douglas County, State of Nevada (the "C,C & R's"). The above-described exclusive and non-exclusive rights may be applied to any available unit in The Ridge Sierra project during said "use week" in the above referenced "use season" as more fully set forth in the C,C & R's.

A Portion of APN 48-360-12

REQUESTED BY
TSI TITLE & ESCROW
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

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RECORDER
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