

R.P.T.T., \$ 21.45

**THE RIDGE POINTE
GRANT, BARGAIN, SALE DEED**

THIS INDENTURE, made this 7th day of November, 19 98 between
Ridge Pointe Limited Partnership, a Nevada Limited partnership, Grantor, and
JAMES W. SMITH, JR. and TERESA S. SMITH, husband and wife as joint tenants
with right of survivorship

Grantee;

WITNESSETH:

That Grantor, in consideration for the sum of TEN DOLLARS (\$10.00), lawful money
of the United States of America, paid to Grantor by Grantee, the receipt whereof is hereby
acknowledged, does by these presents, grant, bargain and sell unto the Grantee and
Grantee's heirs and assigns, all that certain property located and situated in Douglas
County, State of Nevada, more particularly described on Exhibit "A" attached hereto and
incorporated herein by this reference;

TOGETHER with the tenements, hereditaments and appurtenances thereunto
belonging or appertaining and the reversion and reversions, remainder and remainders,
rents, issues and profits thereof;

SUBJECT TO any and all matters of record, including taxes, assessments,
easements, oil and mineral reservations and leases, if any, rights of way, agreements and
the Declaration of Timeshare Covenants, Conditions and Restrictions of the Ridge Pointe
dated October 8, 1997 and recorded November 5, 1997, as Document No. 0425591, Book
1197, Page 0678, Official Records of Douglas County, Nevada, and which Declaration is
incorporated herein by this reference as if the same were fully set forth herein;

TO HAVE AND TO HOLD all and singular the premises, together with the
appurtenances, unto the said Grantee and Grantee's assigns forever.

IN WITNESS WHEREOF, the grantor has executed this conveyance the day and
year first above written.

STATE OF NEVADA }
 } ss.
COUNTY OF DOUGLAS }

RIDGE POINTE, L.P.
a Nevada limited partnership

By: Pointe Partners, L.P.
A Nevada limited partnership
Its: Managing General Partner

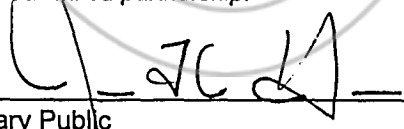
On this 11th Day of November 19 98,
personally appeared before me, a notary public,
Lawson Flanagan known to me to be the Vice President
of Lakewood Developments, a Nevada corporation,
and he acknowledged to me that he executed the
document on behalf of said corporation as general
partner of Harich Tahoe Developments, a Nevada
general partnership, as general partner of Pointe
Partners, L.P., a Nevada limited partnership, as
managing general partner of Ridge Pointe, L.P., a
Nevada limited partnership.


By: Harich Tahoe Developments
A Nevada general partnership
Its: General Partner

By: Lakewood Developments
A Nevada corporation
Its: General Partner

By: Lawson Flanagan
Lawson Flanagan,
Vice President

Notary Public




JAMES T C HORAN
Notary Public - State of Nevada
Appointment Recorded in Douglas County
No: 96-5782-5 - Expires December 30, 2000

16-018-13-01

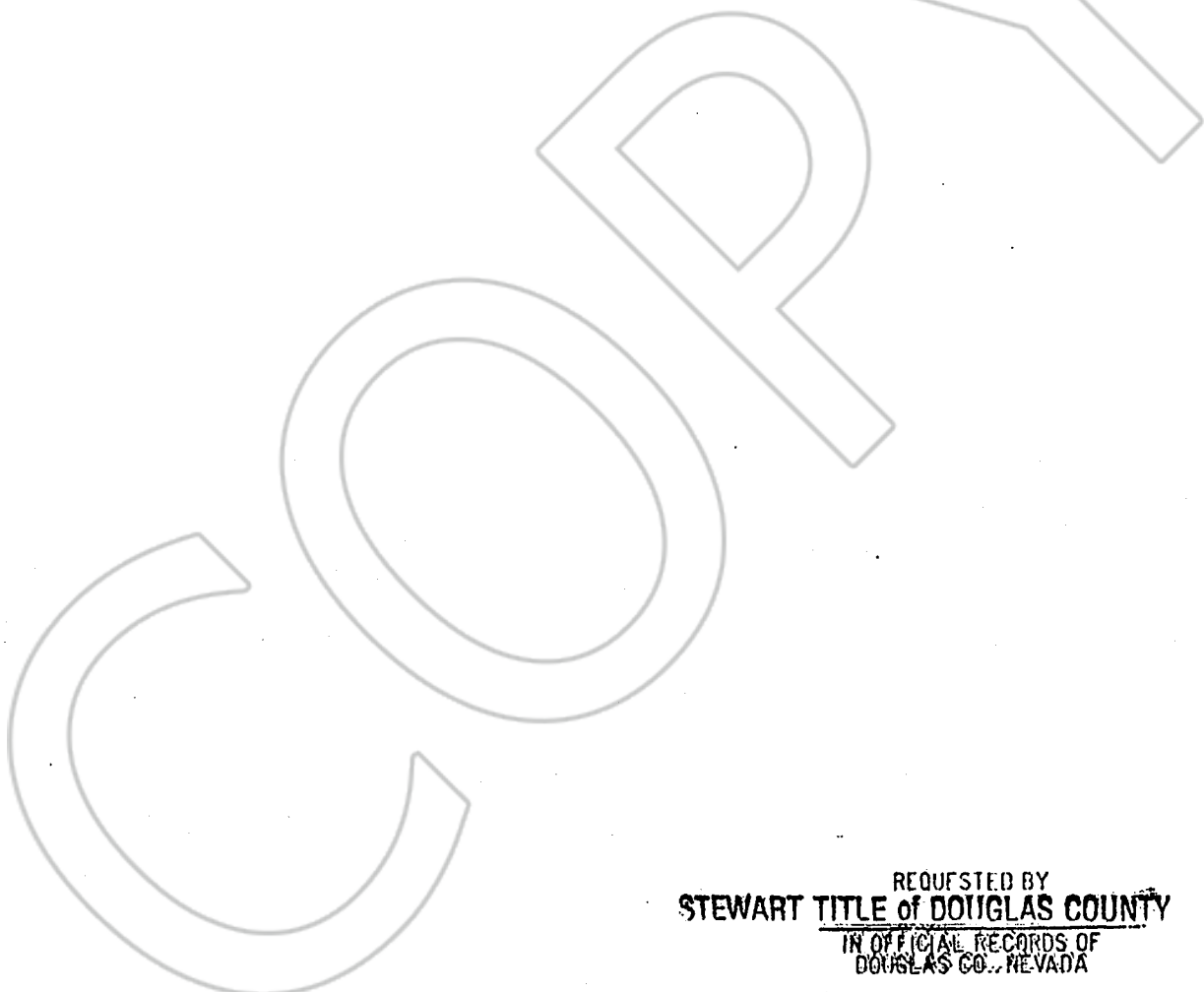
WHEN RECORDED MAIL TO

Name JAMES W. SMITH, JR.
Street TERESA S. SMITH
Address 3024 HARRISON PLACE
City & ANTIOCH, CA 94509
State

0454330
BK 1198PG3924

A timeshare estate comprised of an undivided interest as tenants in common in and to that certain real property and improvements as follows: An undivided 1/1326th interest in and to Lot 160 as shown and defined on TAHOE VILLAGE UNIT No. 1 - 14th AMENDED MAP, recorded September 16, 1996, as Document No. 396458 in Book 996 at Page 2133, Official Records, Douglas County, Nevada; together with those easements appurtenant thereto and such easements and use rights described in the Declaration of Timeshare Covenants, Conditions and Restrictions for THE RIDGE POINTE recorded November 5, 1997, as Document No. 0425591, and subject to said Declaration; with the exclusive right to use said interest, in Lot 160 only, for one Use Period each year in accordance with said Declaration.

A portion of APN: 0000-40-050-450



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

'98 NOV 18 AIO:20

0454330

BK 1198PG3925

LINDA SLATER
RECORDER
\$ 8⁰⁰ PAID *SL* DEPUTY