

THE RIDGE POINTE
GRANT, BARGAIN, SALE DEED

THIS INDENTURE, made this 24th day of November, 19 98 between
Ridge Pointe Limited Partnership, a Nevada Limited partnership, Grantor, and
SHERYL RENAE SIMMONS, a single woman

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

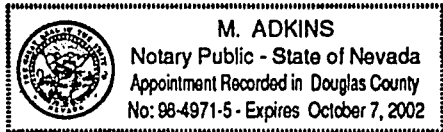
On this 25 Day of November 19 98,
personally appeared before me, a notary public,
Lawson Flanagan known to me to be the Vice President
of Lakewood Developments, a Nevada corporation,
and he acknowledged to me that he executed the
document on behalf of said corporation as general
partner of Harich Tahoe 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



16-009-15-01

WHEN RECORDED MAIL TO

Name SHERYL RENAE SIMMONS
Street 1409 LAWRIDGE AVENUE
Address SPRINGFIELD, OR 97477
City &
State

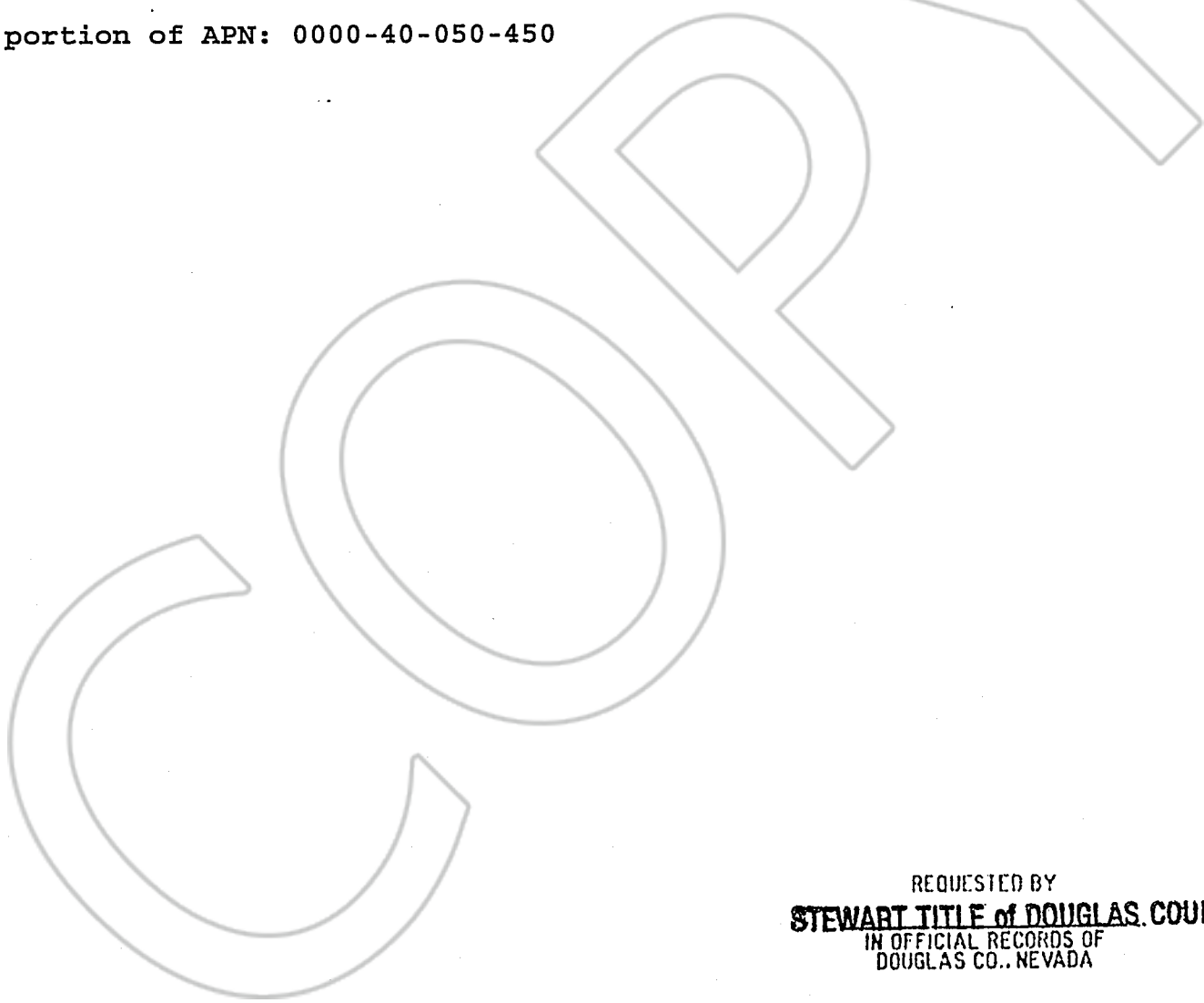
0455824

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EXHIBIT "A" (160)

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 DEC -7 AIO:14

0455824

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LINDA SLATER
RECORDER
\$ 8.00 PAID KS DEPUTY