ESCROW	NO.	99010460

GRANT, BARGAIN and SALE DEED

THIS INDENTURE WITNESSETH: That STEPHEN R. VOLK AND THERESE S. VOLK, HUSBAND AND WIFE

in consideration of \$10.00, the receipt of which is hereby acknowledged, does hereby Grant, Bargain Sell and Convey to JOHN D. OSALVO AND JANET OSALVO, HUSBAND AND WIFE

AS JOINT TENANTS WITH RIGHTS OF SURVIVORSHIP

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:

Lot 16, Block E, as shown on the map of GARDNERVILLE RANCHOS UNIT NO. 4, filed in the office of the County Recorder of Douglas County, Nevada, on April 10, 1967, as Document No. 35914.

Assessors Parcel No. 27-503-16
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: February 02, 1999

STEPHEN R. VOLK

THERESE S VOLK

STATE OF Nevada 3 ss.

This instrument was acknowledged before me on 3-5-99 by, STEPHEN R. VOLK and THERESE S. VOLK

(This area above for official notarial seal)

Signature

Notary Public

y Mola K. Leghon

RECORDING REQUESTED BY:

STEWART TITLE COMPANY

WHEN RECORDED MAIL TO:

MAIL TAX STATEMENTS TO:

JOHN D. OSALVO 840 Russell way

Gardrenville, NV. 89410

SAME

0463973

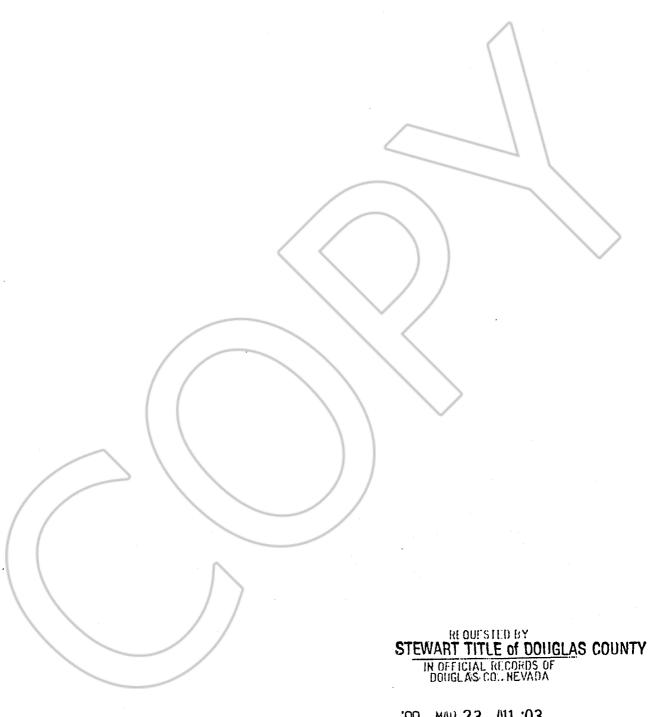
LYNDA K. TEGLIA

Notary Public - State of Nevada

Appointment Recorded in County of Douglas

My Appointment Expires Oct. 1, 2001

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0463973 BK0399PG5218

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LINDA SLATER
SORECORDER PAIDED DEPUTY