GRANT, BARGAIN and SALE DEED

THIS INDENTURE WITNESSETH: That KIL CHU MUN and CHONG OK MUN, husband and wife

in consideration of \$10.00, the receipt of which is hereby acknowledged, does hereby Grant, Bargain Sell and Convey to

KIL CHU MUN and CHONG OK MUN, husband and wife and JEANNIE MUN, a single woman altogether as joint tenants with right of survivorship, and not as Tenants in Common

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:

The Ridge Pointe, Even Year Use, Week #16-010-10-81, Stateline,
NV 89449

See Exhibit 'A' attached hereto and by this reference made a part hereof.

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: March 02, 1999

Ķil Chu Mun

Chong Ok Mun

THIS INSTRUMENT IS BEING RECORDED AS AN ACCOMMODATION ONLY. NO LIABILITY, EXPRESSED OR IMPLIED, IS ASSUMED AS TO ITS REGULARITY OR SUFFICIENCY NOR AS TO ITS AFFECT, IF ANY, UPON TITLE TO ANY REAL PROPERTY DESCRIBED THEREIN.

STEWART TITLE OF DOUGLAS COUNTY

STATE OF (a/1401 nig) ss.

This instrument was acknowledged before me on March 29, 1999 by Kil Chu Mun and Chong Ok Mun

by, KII chu mun and chong ok mun

Signature <u>Muzitatue</u> Notary Public

/

RECORDING REQUESTED BY:

STEWART TITLE COMPANY

WHEN RECORDED MAIL TO:

K., C. & J. Mun 33 Spinosa Way

Novato, CA 94945

MAIL TAX STATEMENTS TO:

Ridge Tahoe P.O.A.

P.O. Box 5790

Stateline, NV 89449

CHRISTINE D. HAYDEN
Commission #10x0777
Netary Public — California
Marin County
My Comm. Expires Mar 29,2000

(This area above for official notarial seal)

0465452

A timeshare estate comprised of an undivided interest in common in and to that certain real property and improvements as follows: An undivided 1/2652nd interest in and to Lot 160 as shown 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 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 for one Use Period every other year in EVEN -numbered years in accordance with said Declaration.

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

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STEWART TITLE OF DOUGLAS COUNTY

STEWART TITLE OF DOUGLAS COUNTY
IN OFFICIAL RECOIDS OF
DOUGLAS CO., NEVADA

'99 APR 12 A10:10

0465452 BK 0499PG 2034 LINDA SLATER
RECORDER
PAID DEPUTY