

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

THIS INDENTURE, made this 29th day of May, 1999 between
Ridge Pointe Limited Partnership, a Nevada Limited partnership, Grantor, and
ZAKHARIY RATNER and SVETLANA MOZHEYKO, 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 LIMITED PARTNERSHIP,
a Nevada limited partnership

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

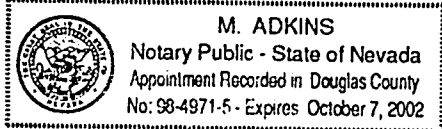
On this 16 Day of June, 1999,
personally appeared before me, a notary public,
Lawson Flanagan known to me to be the Vice President
of Lakewood Developments, a Nevada corporation,
and he acknowledged to me that he executed the
document on behalf of said corporation as general
partner of Harich Tahoe Developments, 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 F. Flanagan
Lawson Flanagan,
Vice President

Notary Public



16-005-23-01

WHEN RECORDED MAIL TO

Name ZAKHARIY RATNER
Street SVETLANA MOZHEYKO
Address 646 8TH AVENUE #3
City & SAN FRANCISCO, CA 94118
State

0470581

BK0699PG3911

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 designated 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, EXCEPTING THEREFROM that certain real property described as follows: Beginning at the Northeast corner of Lot 160; thence South 31 11'12" East 81.16 feet; thence South 58 48'39" West 57.52 feet; thence North 31 11'12" West 83.00 feet; thence along a curve concave to the Northwest with a radius of 180 feet, a central angle of 18 23'51", an arc length of 57.80 feet the chord of said curve bears North 60 39'00" East 57.55 feet to the Point of Beginning. Containing 4,633 square feet, more or less, as shown on that Boundary Line Adjustment Map recorded as Document No. 463765; 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 as amended on March 19, 1999 as Document No. 463766, 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

'99 JUN 18 AIO:28

0470581

LINDA SLATER
RECORDER
\$ 8.00 PAID *KS* DEPUTY

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