

Certificate of Trust

The undersigned Trustors and Trustees hereby certify the following:

1. This Certificate of Trust refers to the HARPER LIVING TRUST, dated September 07, 2000 under a revocable trust agreement executed on September 07, 2000 by JAMES L. HARPER and BEVERLY A. HARPER as Trustors.
2. The address of the Trustors is 1670 Hanover Drive, Reno, Nevada 89523.
3. The initial Trustees of the Trust are:

JAMES L. HARPER
BEVERLY A. HARPER
4. The present Trustees are:

JAMES L. HARPER
BEVERLY A. HARPER
5. Unless otherwise provided in our Trust Agreement, when either one or both of us are serving as Trustee under our Trust, that one or either of us may conduct business and act on behalf of our Trust without the consent of any other Trustees.
6. Our Trustees under our Trust Agreement are authorized to acquire, sell, convey, encumber, lease, borrow, manage and otherwise deal with interests in real and personal property in our Trust name. All powers of our Trustees are fully set forth in Article Fourteen of our Trust Agreement.
7. Our Trust has not been revoked and there have been no amendments limiting the powers of our Trustees over trust property.
8. No person or entity paying money to or delivering property to our Trustee shall be required to see to its application. All persons relying on this document regarding our Trustee(s) and their powers over trust property shall be held harmless for any resulting loss or liability from such reliance. A copy of this Certificate of Trust shall be just as valid as the original.

The undersigned certify that the statements in this Certificate of Trust are true and correct and that it was executed in the County of Washoe, Nevada on September 07, 2000.

EXHIBIT A

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Trustors:

James L. Harper
JAMES L. HARPER

Beverly A. Harper
BEVERLY A. HARPER

Trustees:

James L. Harper
JAMES L. HARPER

Beverly A. Harper
BEVERLY A. HARPER

STATE OF NEVADA)

SS

COUNTY OF WASHOE)

This instrument was acknowledged before me on September 07, 2000 by JAMES L. HARPER and BEVERLY A. HARPER, Trustors and Trustees.

[Signature]
Notary Public

My Commission Expires: _____

Prepared by:
Bradley B Anderson
Anderson & Dorn, Ltd.
294 East Moana Lane, Suite B-27
Reno, NV 89502-4634
(775) 823-9455 FAX (775) 823-9456


 SARA LEE FLEISCHER
Notary Public - State of Nevada
Appointment Recorded in Washoe County
No: 99-59493-2 - Expires December 1, 2003

EXHIBIT "B"
LEGAL DESCRIPTION

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 1/1071st interest in and to all that real property situate in the County of Douglas, State of Nevada, described as follows:

ADJUSTED PARCEL F: A parcel of land located within a portion of the West one-half of the Northeast one-quarter (W ½ NE ¼) of Section 22, Township 13 North, Range 19 East, Mount Diablo Meridian, more particularly described as follows:

Commencing at the one-quarter corner common Sections 15 and 22, T13N, R19E, M.D.M., a found 1985 BLM brass cap as shown on the Record of Survey prepared by David D. Winchell and recorded September 28, 1989 in the office of the Recorder, Douglas County, Nevada as Document No. 211937; thence South 57°32'32" East, 640.57 feet to the POINT OF BEGINNING; thence North 80°00'00" East, 93.93 feet; thence North 35°00'00" East, 22.55 feet; thence North 10°00'00" West, 92.59 feet; thence North 80°00'00" East, 72.46 feet; thence South 10°00'00" East, 181.00 feet; thence South 80°00'00" West, 182.33 feet; thence North 10°00'00" West, 72.46 feet to the POINT OF BEGINNING.

(Reference is made to Record of Survey for Walley's Partners Ltd. Partnership, in the office of the County Recorder of Douglas County, Nevada, recorded on September 17, 1998 in Book 998, at Page 3261, as Document No. 449576.)

Together with those easements appurtenant thereto and such easements and use rights described in the Declaration of Time Share Covenants, Conditions and Restrictions for David Walley's Resort recorded September 23, 1998, as Document No. 0449993, and as amended by Document Nos. 0466255, 0485265 and 0489959, and subject to said Declaration; with the exclusive right to use said interest for one Use Period within a DELUXE UNIT each year in accordance with said Declaration.

A portion of APN 17-212-05

REQUESTED BY
North American Deed Co
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2000 SEP 28 PM 3:05

LINDA SLATER
RECORDER

\$10.00 PAID *K* DEPUTY

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