Recording requested by and when Recorded mail this deed to:

80

✓ Steve Galvan and Czellane D. Galvan 3561 Tassajara Court, Fairfield, CA 94533

A.P.N. 1319-30-643-046

GRANT, BARGAIN, SALE DEED

THIS INDENTRUE, made this 4th day of September 2002, between Czellane D. Galvan, a married woman, who acquired title as Czellane Dalangin, an unmarried woman, Grantor, and Steve Galvan and Czellane D. Galvan, as the trustees, or their successors, of the GALVAN FAMILY 2002 TRUST dated September 4, 2002, Grantee;

That Grantor, without consideration, 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, Sate of Nevada, more particularly described on Exhibit "A" attached hereto and incorporated herein by this reference:

TOGETHER with the tenaments, herediaments 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 Fourth Amended and Restated Declaration of Timeshare Covenants, Conditions and Restrictions dated January 30, 1984 and recorded February 14, 1984, as Document No. 96758, Book 284, Page 5202, Official Records of Douglas County, Nevada, as amended from time to time, 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 California County of Solano

Czellane D. Galvan

On September 4, 2002, before me, Parker J. Y. Chen, a notary public, personally appeared Czellane D. Galvan proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity, and that by her signature on the instrument, the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

CONTRA COSTA COUNTY

Mail Tax Statement to the above Address.

EXHIBIT "A" (28)

An undivided 1/51st interest as tenants in common in and to that certain real property and improvements as follows: (A) An undivided 1/50th interest in and to Lot 28 as shown on Tahoe Village 3-13th Amended Map, recorded December 31, 1991, as Docu-269053, Official 268097, rerecorded as Document No. ment No. County, State of Nevada, excepting therefrom Records of Douglas Units 1 through 50 (inclusive) as shown on said map; and (B) as shown and defined on said map; together with those easements appurtenant thereto and such easements described Amended and Restated Declaration of Time Share Covenants, Fourth Conditions and Restrictions for The Ridge Tahoe recorded 1984, as Document No. 096758, as amended, and in the Declaration of Annexation of The Ridge Tahoe Phase Six recorded 18, 1990, as Document No. 241238, as amended by Amended Declaration of Annexation of The Ridge Tahoe Phase Six, recorded February Document No. 271727, and as described in the Recitation 1992, as of Easements Affecting The Ridge Tahoe recorded February 24, 1992, as Document No. 271619, and subject to said Declarations; with the exclusive right to use said interest, in Lot 28 only, for one week each year in accordance with said Declarations.

A portion of APN: XXXXXXXXX 1319-30-643-046

REQUESTED BY

IN OFFICIAL RECORDS OF
DOUGLAS CO. HEVADA

2002 OCT 21 AM 11: 28

LINDA SLATER RECORDER

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