A portion of APN: 1319-30-643-030

RPTT 11.70

RESORT INVESTMENT CAPITAL LLC. GRANT, BARGAIN, SALE DEED

28-025-29-03

THIS INDENTURE, made October 16, 2002

between Resort Investment Capital, LLC, a Nevada Limited Liability Company, Grantor, and Robert C. Kirkwood, an Unmarried Man and Johanne Jorgensen, an Unmarried Woman as Tenants in Common Grantee;

WITNESSETH:

That Grantor, in consideration for the sum of \$10.00, lawful money of the United States of America and other good and valuable consideration, 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") the Proper legal description will be attached by the escrow company, Stewart Title of Douglas County and incorporated herein by this reference;

TOGETHER with the tenements, hereditament 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 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	()

Grantor:

Resort Investment Capital, LLC, a Nevada Limited Liability Company

Dan Garrison, Authorized Agent

, before me, a Notary Public, in and for said county and state, personally appeared Dan Garrison, who is Authorized Agent of Resort Investment Capital, LLC, a Nevada Limited Liability Company, personally known to me to be the person who executed the above instrument on behalf of the said company, and who acknowledged that he executed the above instrument for the purposes therein stated.

CHRISTEL PASSINK Notary Public - State of Nevada Appointment Recorded in Douglas County No: 00-64090-5 - Expires June 15, 2004

WHEN RECORDED MAIL TO

Robert C. Kirkwood, and Johanne Jorgensen 6525 Sunrise Blvd. #11 Citrus Heights, CA 95610-5144

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 Unit No. 3-13th Amended Map, recorded December 31, 1991, as Document No. 268097, rerecorded as Document No. 269053, Official Records of Douglas County, State of Nevada, excepting therefrom Units 1 through 50 (inclusive) as shown on said map; and (B) Unit No. 025 as shown and defined on said map; together with those easements appurtenant thereto and such easements described in the Fourth Amended and Restated Time Conditions Declaration of Share Covenants/ Restrictions for The Ridge Tahoe recorded February 14, 1984, Document No. 096758, as amended, and in the Declaration of Annexation of The Ridge Tahoe Phase Six, recorded December 18, 1990, as Document No. 241238, as amended by Amended Declaration of Annexation of The Ridge Tahoe Phase Six, recorded February 25, 1992, as Document No. 271727, and as described in the Recitation 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.

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LINDA SLATER
RECORDER

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