GRANT, BARGAIN AND SALE DEED

THIS INDENTURE WITNESSETH: That

JAMES D. PROWKER and DIANE M. PROWKER, husband and wife as joint tenants

for a valuable consideration, receipt of which is hereby acknowledged, do (es) hereby Grant, Bargain, Sell and Convey to

ROBERT W. REFER and DEBORAH JOREFER, husband and wife as joint tenants

and to the heirs and assigns of such Grantee forever, all that real property situated in the County of Douglas, State of Nevada, being Assessment Parcel No. 1420-07-114-006, bounded and specifically described as follows:

Lot 29, in Block D, as set forth on the Map of VALLEY VISTA ESTATES I, PHASE 1A, filed for record in the Office of the County Recorder of Douglas County, on June 2, 1994, in Book 694, Page 437, as Document No. 338792, Official Records.

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.

Witness my hand on this 22 day of October, 2002.

MAMES D. PROWKER

DIANE M. PROWKER

State of Nevada County of Douglas

personally known to me (or to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is /are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in he/her/their authorized capacity(ies), and that by his/her/their signatures(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Notary Public

SUSAN LAPIN

Notary Public - State of Nevada Appointment Recorded in Douglas County No: 02-74683-5 - Expires March 21, 2006 Mail Tax Statements To:

WHEN RECORDED MAIL TO:

Robert & Deborah Jo Refer

3566 Overlook Court

05000 y NY 89705

The Grantor (s) declare (s):

Documentary Transfer tax is \$270.40

(X)computed on full value of property

conveyed, or

() computed on full value less value of liens and encumbrances remaining at time of sale REQUESTED BY MARQUIS TITLE & ESCROW

IN OFFICIAL RECORDS OF DOUGLAS CO. HEYADA

2002 NOV -7 PM 3: 23

1557239 LINDA SLATER RECORDER

BK1102PG02994