

RECORDING REQUESTED BY AND WHEN RECORDED MAIL TO

SARI M. SCHAMMEL, TRUSTEE
150 VINTAGE DR.
TURLOCK, CA 95382

✓ LAW OFFICES
GROMIS & AGUIRRE
6700 N. FIRST, SUITE 135
FRESNO, CALIFORNIA 93710

SPACE ABOVE THIS LINE FOR RECORDER'S USE

AFFIDAVIT -- DEATH OF TRUSTOR AND BENEFICIARY

STATE OF CALIFORNIA)
COUNTY OF FRESNO)

SARI M. SCHAMMEL , of legal age, being first duly sworn, deposes and says:

That **KAREN LEE NANTZ OWENS** , the decedent mentioned in the attached certified copy of Certificate of Death, is the same person as **KAREN NANTZ OWENS** named as one of the parties in that certain Quitclaim Deed dated September 7, 2001 , executed by **KAREN L. NANTZ**, wherein the decedent is a Trustor and Trustee of the **KAREN NANTZ OWENS 2001 TRUST** , as well as the beneficiary under said Trust; it being further acknowledged that **SARI M. SCHAMMEL** is the successor Trustee and acting under said Declaration of Trust. The original Quitclaim Deed aforementioned is recorded as Instrument No. 0526823 in Book 1101, Page 0332 , on November 2, 2001 of Official Records of **DOUGLAS** County, State of **NEVADA**, covering the following described **TIMESHARE INTEREST IN** property situated in the **Ridge Sierra** , County of **DOUGLAS** , State of **NEVADA**:

THE RIDGE SIERRA, TWO BEDROOM, PRIME SEASON, WEEK #02-016-31-01,
STATELINE, NEVADA, 89449
SEE EXHIBITS 'A' AND 'B' ATTACHED HERETO AND BY THIS REFERENCE MADE A
PART HEREOF.

The Ridge Sierra, Douglas County, Nevada

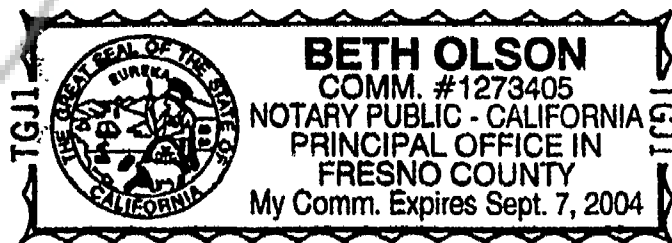
APN ptn 42-230-16

Dated: Feb 5 , 2003

Sari M. Schammel
SARI M. SCHAMMEL, Trustee

SUBSCRIBED AND SWORN TO BEFORE ME

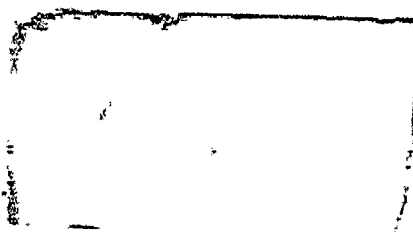
this 5 day of February , 2003



Beth Olson
Signature of Notary

0568048

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COUNTY of FRESNO

HUMAN SERVICES SYSTEM
FRESNO, CALIFORNIA

CERTIFICATE OF DEATH

3200210 005156

STATE FILE NUMBER		USE BLACK INK ONLY/NO ERASURES, WHITEOUTS OR ALTERATIONS				LOCAL REGISTRATION NUMBER	
1. NAME OF DECEDENT—FIRST (GIVEN)		2. MIDDLE		3. LAST (FAMILY)			
Karen		L.		Nantz-Owens			
4. DATE OF BIRTH M/M/DD/CCYY		5. AGE YRS.		6. SEX		7. DATE OF DEATH M/M/DD/CCYY	
11/30/1946		55		F		10/31/2002	
8. STATE OF BIRTH		10. SOCIAL SECURITY NO.		11. MILITARY SERVICE		12. MARITAL STATUS	
CA		-1283		[] YES [X] NO [] UNK		Married	
14. RACE		15. HISPANIC—SPECIFY		16. USUAL EMPLOYER			
Caucasian		[] YES [X] NO		Stewart Title			
17. OCCUPATION		18. KIND OF BUSINESS		19. YEARS IN OCCUPATION			
Escrow Officer		Title Company		25			
20. RESIDENCE—(STREET AND NUMBER OR LOCATION)							
1069 E. Decatur							
21. CITY		22. COUNTY		23. ZIP CODE		25. STATE OR FOREIGN COUNTRY	
Fresno		Fresno		93720		CA	
26. NAME, RELATIONSHIP				27. MAILING ADDRESS (STREET AND NUMBER OR RURAL ROUTE NUMBER, CITY OR TOWN, STATE, ZIP)			
Jerry L. Owens - Husband				1069 E. Decatur Fresno CA 93720			
28. NAME OF SURVIVING SPOUSE—FIRST		29. MIDDLE		30. LAST (MAIDEN NAME)			
Jerry		L.		Owens			
31. NAME OF FATHER—FIRST		32. MIDDLE		33. LAST		34. BIRTH STATE	
M.		Russel		Moody		IL	
35. NAME OF MOTHER—FIRST		36. MIDDLE		37. LAST (MAIDEN)		38. BIRTH STATE	
Shirley		B.		Lanford		NM	
39. DATE M/M/DD/CCYY		40. PLACE OF FINAL DISPOSITION					
11/05/2002		IOOF Cemetery, Fresno, CA					
41. TYPE OF DISPOSITION(S)		42. SIGNATURE OF ENBALMER		43. LICENSE NO.			
Burial		<i>Michael Brown</i>		7634			
44. NAME OF FUNERAL DIRECTOR		45. LICENSE NO.		46. SIGNATURE OF LOCAL REGISTRAR		47. DATE M/M/DD/CCYY	
Vost & Webb Funeral Home		FD-489		<i>David M. Hadden M.D.</i>		11/01/2002 EN	
101. PLACE OF DEATH		102. IF HOSPITAL, SPECIFY ONE:		103. FACILITY OTHER THAN HOSPITAL:		104. COUNTY	
Community Medical Center		[X] IP [] ER/OP [] DOA [] CONV. HOSP. [] RES. CARE [] OTHER				Fresno	
105. STREET ADDRESS—(STREET AND NUMBER OR LOCATION)				106. CITY			
2823 Fresno St.				Fresno			
107. DEATH WAS CAUSED BY: (ENTER ONLY ONE CAUSE PER LINE FOR A, B, C, AND D)						TIME INTERVAL BETWEEN ONSET AND DEATH	
IMMEDIATE CAUSE (A) Multiple Myeloma						18 Mons.	
DUE TO (B)						109. BIOPSY PERFORMED	
DUE TO (C)						[X] YES [] NO	
DUE TO (D)						110. AUTOPSY PERFORMED	
						[] YES [X] NO	
111. USED IN DETERMINING CAUSE						[] YES [X] NO	
112. OTHER SIGNIFICANT CONDITIONS CONTRIBUTING TO DEATH BUT NOT RELATED TO CAUSE GIVEN IN 107							
None							
113. WAS OPERATION PERFORMED FOR ANY CONDITION IN ITEM 107 OR 112? IF YES, LIST TYPE OF OPERATION AND DATE.							
None							
114. I CERTIFY THAT TO THE BEST OF MY KNOWLEDGE DEATH OCCURRED AT THE HOUR, DATE AND PLACE STATED FROM THE CAUSES STATED.		115. SIGNATURE AND TITLE OF CERTIFIER		116. LICENSE NO.		117. DATE M/M/DD/CCYY	
DECEDENT ATTENDED SINCE M/M/DD/CCYY		DECEDENT LAST SEEN ALIVE M/M/DD/CCYY		<i>Michael Moffett</i>		G080577	
07/12/2001		10/31/2002		118. TYPE ATTENDING PHYSICIAN'S NAME, MAILING ADDRESS, ZIP			
				Michael Moffett MD - 7257 N. Fresno, Fresno, CA 93720			
119. MANNER OF DEATH		120. INJURY AT WORK		121. INJURY DATE M/M/DD/CCYY		122. HOUR	
[] NATURAL [] SUICIDE [] HOMICIDE		[] YES [] NO					
[] ACCIDENT [] PENDING INVESTIGATION [] COULD NOT BE DETERMINED		124. DESCRIBE HOW INJURY OCCURRED (EVENTS WHICH RESULTED IN INJURY)					
125. LOCATION (STREET AND NUMBER OR LOCATION AND CITY, ZIP)		126. SIGNATURE OF CORONER OR DEPUTY CORONER		127. DATE M/M/DD/CCYY		128. TYPED NAME, TITLE OF CORONER OR DEPUTY CORONER	
STATE REGISTRAR		A B C D E F G H		FAX AUTH. #		CENSUS TRACT	
				93152			

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CERTIFIED COPY OF VITAL RECORDS
STATE OF CALIFORNIA, COUNTY OF FRESNO

This is a true and exact reproduction of the document officially registered and placed on file in the Vital Records Section, Fresno Co. Department of Community Health.

NOV 12 2002

DATE ISSUED _____

David M. Hadden M.D.
DAVID M. HADDEN M.D.
COUNTY HEALTH OFFICER
REGISTRAR OF VITAL STATISTICS

This copy not valid unless prepared on engraved border displaying date, seal and signature of Registrar.



ANY ALTERATION OR ERASURE VOIDS THIS CERTIFICATE

EXHIBIT 'A'
LEGAL DESCRIPTION

All that certain lot, piece or parcel of land situate in the County Douglas, State of Nevada, described as follows:

A timeshare estate comprised of:

PARCEL 1:

An undivided 1/51st interest in and to that certain condominium estate described as follows:

(a) An undivided 1/8th interest as tenants in common, in and to the Common Area of Lot 3 of Tahoe Village Unit No. 3, as shown on the map recorded December 27, 1983, as Document No. 93408, Official Records of Douglas County, State of Nevada, and as said Common Area is shown on the Record of Survey of boundary line adjustment map recorded April 21, 1986, as Document No. 133713, Official Records of Douglas County, State of Nevada.

(b) Unit No. B4 as shown and defined on said condominium map recorded as Document No. 93408, Official Records of Douglas County, State of Nevada.

PARCEL 2:

A non-exclusive easement for ingress and egress for use and enjoyment and incidental purposes over, on and through the Common Areas as set forth in said condominium map recorded as Document No. 93408, Official Records of Douglas County, State of Nevada, and as said Common Area is shown on the Record of Survey of Boundary line adjustment map recorded as Document No. 133713, Official Records of Douglas County, State of Nevada.

PARCEL 3:

An exclusive right to the use of a condominium unit and the non-exclusive right to use the real property referred to in subparagraph (a) of Parcel 1, and Parcel 2 above, during one "use week" within the "Prime use season" as that term is defined in the First Amended Restated Declaration of Time Share Covenants, Conditions and Restrictions for The Ridge Sierra recorded as Document No. 134786, Official Records, Douglas County, State of Nevada (the "C,C & R's"). The above-described exclusive and non-exclusive rights may be applied to any available unit in The Ridge Sierra project during said "use week" in the above referenced "use season" as more fully set forth in the C,C & R's.

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A non-exclusive easement for ingress and egress for use and enjoyment and incidental purposes over, on and through the Common Areas as set forth in said condominium map recorded as Document No. 93408, Official Records of Douglas County, State of Nevada, and as said Common Area is shown on the Record of Survey of boundary line adjustment map recorded as Document No. 133713, Official Records of Douglas County, State of Nevada.

PARCEL 3:

An exclusive right to the use of a condominium unit and the non-exclusive right to use the real property referred to in subparagraph (a) of Parcel 1, and Parcel 2 above, during one "Use Week" within the Prime "use season" as that term is defined in the Second Amended and Restated Declaration of Time Share Covenants, Conditions and Restrictions for The Ridge Sierra recorded as Document No. 183661, and as Amended by that certain Addendum recorded as Document No. 184444, Official Records, Douglas County, State of Nevada (the "CC&R's"). The above-described exclusive and non-exclusive rights may be applied to any available unit in The Ridge Sierra project during said "use week" in the above-referenced "use season" as more fully set forth in the CC&R'S.

A portion of APN 42-230-16

REQUESTED BY

Gromis + Aswirre
IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

2003 FEB 25 AM 9:28

WERNER CHRISTEN
RECORDER

3.17 PAID *KJ* DEPUTY

0568048

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