Recording Requested By And When Recorded Mail To:
American Providers
4370 Auburn Boulevard
Sacramento, CA 95841

Mail Tax Statements To: Irene J. Altany, Trustee 2772 40th Ave. San Francisco, CA 94116

A portion of APN 1319-30-645-003

GRANT, BARGAIN, AND SALE DEED

The Grantor declares:

©

Document transfer Tax is \$0.00 (X) computed on full value of property conveyed.

THIS INDENTURE WITNESSETH: That

IRENE ALTANY, TRUSTEE OF THE CHAVEZ FAMILY LIVING TRUST 'B' DTD 01/14/98 UTA DTD 06/21/95

in consideration of the sum of TEN DOLLARS (\$10.00) lawful money of the United States, and other good and valuable consideration, the receipt of which is hereby acknowledged, does hereby Grant, Bargain, Sell and Convey to

IRENE ALTANY, REBECCA CHAVEZ-HALL and STEVEN R. CHAVEZ, as joint tenants with right of survivorship.

And to the heirs and assigns of such Grantee forever, all that real property situated in the County of Douglas, State of Nevada, bounded and described as follows:

The Ridge Tahoe, Cascades Building, Week #42-260-06-01, Stateline, NV

See Exhibit "A" attached hereto and incorporated herein by reference.

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 this 26 day of August, 2002.

IRENE ALTANY

Skala

0574142 BK0403PG09710 **'STATE OF CALIFORNIA**) ss. COUNTY OF San Francisco On August 26, 2002 , before me, the undersigned, Notary Public, appeared Irene Altany, personally known to me (or 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 he executed the same in his authorized capacity, and that by his 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. Shirley & Burch, notary Public SHIRLEY E. BUSCH Commission # 1304224 Notary Public - California San Francisco County My Comm. Expires May 11, 2005 0574142 BK0403PG09711

Exhibit 'A' (42)

An undivided 1/51st interest as tenants in common in and to that certain real property and improvements as follows: (A) An undivided 1/48th interest in and to lot 42 as shown on Tahoe Village Unit No. 3-14th Amended Map, recorded April 1, 1994, as document No. 333985, Official Records of Douglas County, State of Nevada, excepting therefrom Units 255 through 302 (inclusive) as shown on said map; and (B) Unit No. 260 as shown and defined on said map; together with those easements appurtenant thereto and such easements described in the Fourth Amended and Restated Declaration of Time Share Covenants, Conditions and Restrictions for The Ridge Tahoe recorded February 14, 1984, as Document No. 096758, as amended, and in the Declaration of Annexation of The Ridge Tahoe Phase Seven recorded April 26, 1995 as Document No. 360927, as amended by Amended and Restated Declaration of Annexation of The Ridge Tahoe Phase Seven, recorded MaY 4, 1995, AS Document No. 361461, and as described in the First amended Recitation of Easements Affecting The Ridge Tahoe recorded June 9, 1995 as Document No. 363815, and subject to said Declarations; with the exclusive right to use of said interest, in Lot 42 only, for one week each year in accordance with said Declarations.

Together with a 13-foot wide easement located within a portion of Section 30, Township 13 North, Range 19 East, MDB&M, Douglas County, Nevada, being more particularly described as follows:

BEGINNING at the Northwest corner of this easement said point bears S. 43° 19' 06", 472.67 feet from Control Point "C" as shown on the Tahoe Village Unit No. 3, 13th Amended Map, Document No. 269053 of the Douglas County Recorder's Office;

thence S. 52° 20' 20" E., 24.92 feet to a point on the Northerly line of Lot 36 as shown on said 13th Amended Map;

thence S. 14°00'00" W., along said Northerly line, 14.19 feet;

thence N. 52°20' 29" W., 30.59 feet;

thence N. 37°33'12" E., 13.00 feet to the POINT OF BEGINNING.

A portion of APN:

42-010-40

0574142 BK 0 4 0 3 PG 0 9 7 1 2

IN OFFICIAL RECORDS OF DOUGLAS CO. NEVADA 2003 APR 21 PM 3: 07

REQUESTED BY

WERNER CHRISTEN