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REQUESTED BY  
Sourwine & S/ear  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

Affects portions of:

- APN: 1318-22-001-012
- 1318-23-310-061
- 1318-23-310-070
- 1318-23-214-001
- 1318-23-210-036
- 1318-23-211-022
- 1318-23-217-015
- 1318-23-212-070
- 1318-23-213-037
- 1318-23-201-002

2004 JAN 26 PM 2:50

WERNER CHRISTEN  
RECORDER

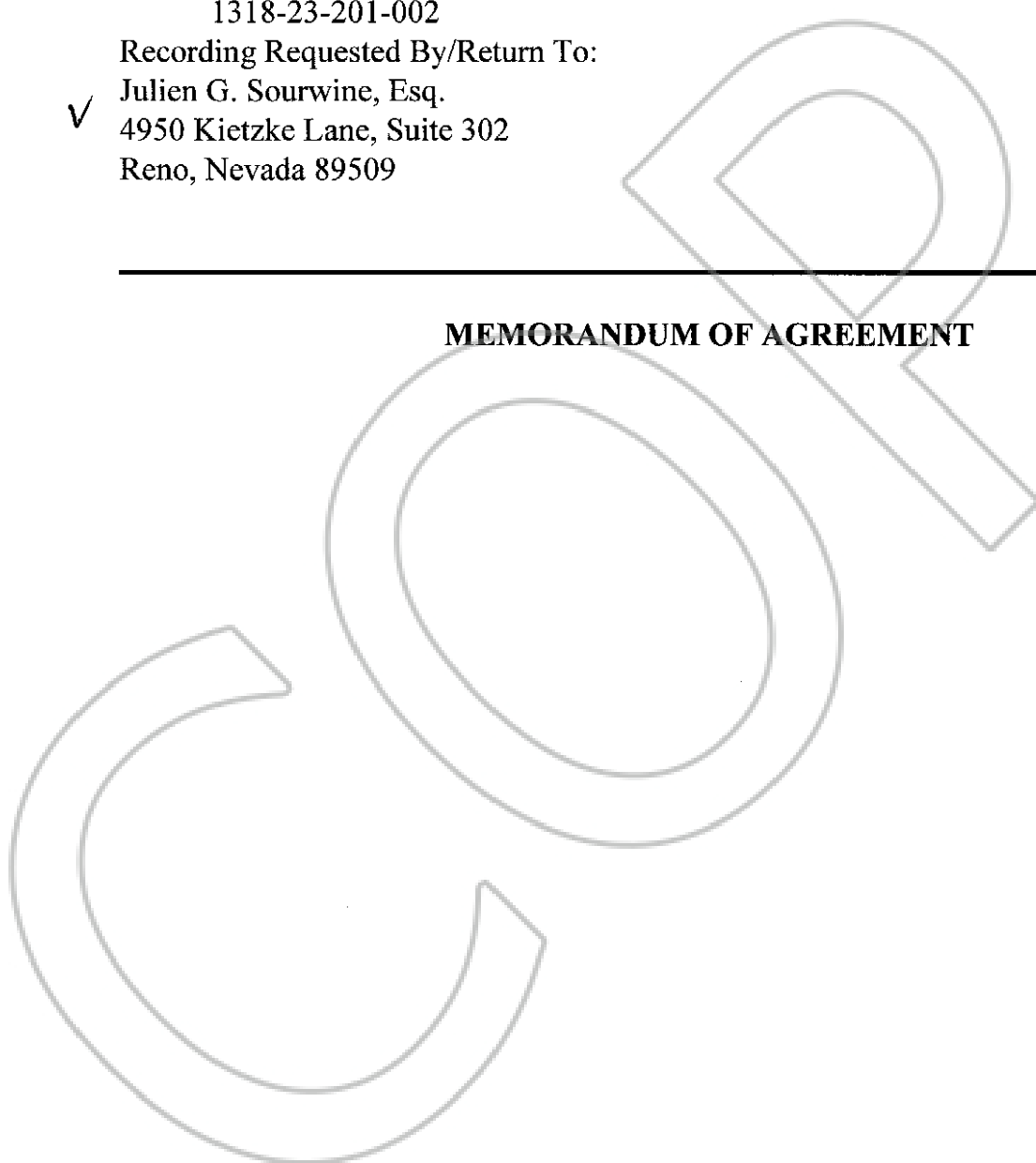
\$ 17.00 PAID ka DEPUTY

Recording Requested By/Return To:

✓ Julien G. Sourwine, Esq.  
4950 Kietzke Lane, Suite 302  
Reno, Nevada 89509

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**MEMORANDUM OF AGREEMENT**



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When Recorded Mail to  
Julien G. Sourwine, Esq.  
4950 Kietzke Lane, Suite 302  
Reno, Nevada 89509-6555

**MEMORANDUM OF AGREEMENT**

This Memorandum of Agreement ("Memorandum") is executed by Lake Village Homeowners Association, a Nevada non-profit corporation ("LVHOA") and Alfred R. Villalobos, an unmarried man ("Villalobos"), as of the date set forth below.

Recitals

Whereas, the parties have come to certain agreements and resolutions concerning past and current disputes, all of which are set forth and/or referenced in the Second Settlement Agreement dated November 21, 2003, ("Second Settlement Agreement"), and

Whereas, the Second Settlement Agreement, including a provision pertaining to a conveyance of a portion of the LVHOA common area, was ratified by the requisite majority of the members of LVHOA as certified by the President of LVHOA and a copy of that Ratification Certification is attached Hereto as Exhibit A and incorporated by this reference.

Now, Therefore:

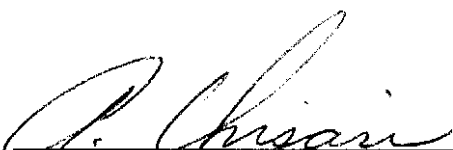
The undersigned parties do hereby agree and acknowledge this Memorandum accurately reflects the resolution of the parties' disputes as set forth in detail in the Second Settlement Agreement; and

The undersigned, Andy Chisari, as President of LVHOA, certifies the Second Settlement Agreement was duly ratified by the requisite majority of LVHOA.

Dated this 14 day of January, 2004.

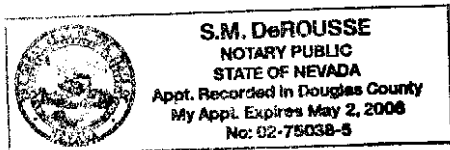
Lake Village Homeowners Association,  
a Nevada non-profit corporation

  
\_\_\_\_\_  
Alfred R. Villalobos

  
\_\_\_\_\_  
By: Andy Chisari  
Its: President

State of Nevada )  
 )  
County of Washoe )

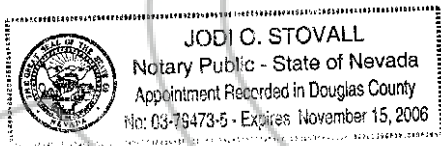
This instrument was acknowledged before me on January 14,  
2004, by Andy Chisari as President of Lake Village Homeowners Association.



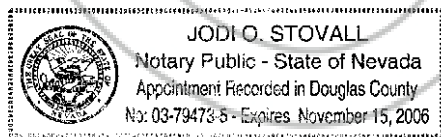
S.M. DeRousse  
Notary Public

State of Nevada )  
Douglas )  
County of ~~Washoe~~ )

This instrument was acknowledged before me on 1-16-04,  
2004, by Alfred R. Villalobos.



Jodi C. Stovall  
Notary Public

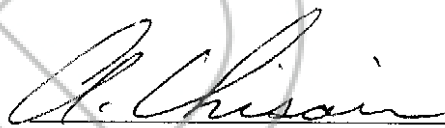


**RATIFICATION CERTIFICATION**

The undersigned, Andy Chisari, President of Lake Village Homeowners Association ("LVHOA"), a Nevada non-profit corporation, does hereby certify that at a duly convened meeting on December 13, 2003, pursuant to vote, written authorization and written proxy, the Second Settlement Agreement dated November 21, 2003, between LVHOA and Alfred R. Villalobos was ratified and approved by a vote of 239 in favor and 4 against or 72.6% of the entire membership of 329.

Dated this 14 day of January, 2004.

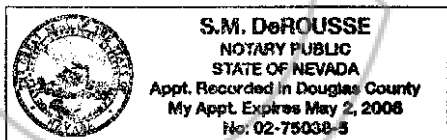
Lake Village Homeowners  
Association,  
a Nevada non-profit corporation



By: Andy Chisari  
Its: President

State of Nevada )  
County of Washoe )

This instrument was acknowledged before me on January 14, 2004, by Andy Chisari as President of Lake Village Homeowners Association.



  
Notary Public

Exhibit A