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Douglas County - NV  
Werner Christen - Recorder  
Page: 1 Of 3 Fee: 16.00  
BK-0405 PG- 7852 RPTT: 9.75



A portion of APN: 1319-30-631-015  
Transfer Tax:  
Contract No. 2739206142

Deed in Lieu of Foreclosure

THIS DEED is made this 1 day of MARCH, 2005, between **DAVID R. CUMMINGS AND DONNA L. CUMMINGS, HUSBAND AND WIFE AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP** Grantor(s) having the address of **829 ANDERSON WOOD WAY, RIO LINDA, CA 95673** and **Harich Tahoe Developments**, a Nevada General Partnership, Grantee, having a mailing address of Post Office Box 5790, Stateline, Nevada 89449.

Grantor, in consideration of the sum of Ten Dollars (\$10.00) or other good and valuable consideration, the receipt and adequacy of which is hereby acknowledged, does by these presents grant, bargain, and sell unto Grantee, Grantee's heirs, personal representatives, successors and assigns, forever, all that certain property situated in the County of Douglas State of Nevada, described as follows:

See Exhibit A attached hereto and incorporated herein by this reference;

Together with the tenements, hereditaments and appurtenances thereunto belonging or appertaining, and the reversion and reversions, remainder and remainders, rents, issues and profits thereof, and all personal property of Grantor, if any, therein (all of the foregoing shall hereinafter be referred to as the "Property");

To have and to hold the Property unto the said Grantee, Grantee's heirs, personal representatives, successors and assigns, forever.

This Deed is an absolute conveyance of title to the Property to Grantee and is not intended as a mortgage, trust conveyance, or security of any kind, Grantor having transferred said Property to Grantee for a fair and adequate consideration including full satisfaction and discharge of all obligations secured by that Deed of Trust executed by **DAVID R. CUMMINGS AND DONNA L. CUMMINGS, HUSBAND AND WIFE AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP** as trustors therein to Stewart Title of Douglas County as trustee in favor of Grantee as beneficiary and recorded on 9/17/1998 in Book 0998 as Page Number 3278 as Document Number 449583 in the Official Records of Douglas County, Nevada.

Grantor declares and warrants to Grantee and any title insurance company subsequently insuring title to the Property that this conveyance is freely and voluntarily made and not under coercion or duress; except for easements and restrictions of record and above Deed of Trust, title to the Property is free and clear of all liens and encumbrances; Grantor is the sole owner of the Property and has not previously assigned, alienated, or transferred all or any part of the Property; the granting of this Deed is not being done with the intent to defraud creditors; and Grantor is not a party to any bankruptcy or other insolvency proceeding.

IN WITNESS WHERE OF, Grantor has executed this Deed as of the day and year first here in above written.

Dated: 3-1-05

Grantor **DAVID R. CUMMINGS**

Grantor **DONNA L. CUMMINGS**

462808

STATE OF CALIFORNIA )

COUNTY OF SACRAMENTO )

On this 1 day of MARCH, 2005, before me, a notary public, in and for said county and state, personally appeared **DAVID R. CUMMINGS AND DONNA L. CUMMINGS**, personally known to me to be the person who executed the above instrument, who acknowledged to me that he or she executed the same freely and voluntarily for the purposes therein stated.



\_\_\_\_\_  
NOTARY PUBLIC

MY COMMISSION EXPIRES:

March 20, 2006



COOPER



EXHIBIT "A"

An Alternate Timeshare estate comprised of:

- PARCEL 1: An undivided 1/102<sup>nd</sup> interest in and to that certain condominium estate described as follows:
- (A) An undivided 1/26<sup>th</sup> interest as tenants in common, in and to the Common Area of Ridge Crest condominiums as said Common Area is set forth on that certain condominium map recorded August 4, 1988 in Book 888 of Official Records at Page 771, Douglas County, Nevada, as Document No. 183624.
  - (B) Unit No. **206** as shown and defined on said condominium map recorded as Document No. 183624, 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 Area as set forth in said condominium map recorded as Document No. 183624, 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 "ALTERNATE USE WEEK" within the **ODD** numbered years as that term is defined in the Declaration of Timeshare Covenants, Conditions and Restrictions for the Ridge Crest recorded April 27, 1989 as Document No. 200951 of 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 Crest project during said "alternate use week" as more fully set forth in the CC&R's.

A portion of APN: **1319-30-631-015**

