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DOC # 0679916  
07/18/2006 09:49 AM Deputy: SD

OFFICIAL RECORD

Requested By:

SUNTERRA RESORTS

When recorded Return to:  
Sunterra Corporation  
3865 W. Cheyenne Blvd. Bldg. #5  
N. Las Vegas, Nevada 89032

Douglas County - NV  
Werner Christen - Recorder

A portion of APN 1319-30-644-008  
Transfer Tax:  
Contract No. 2727046193

Page: 1 Of 3 Fee: 16.00  
BK-0706 PG- 5636 RPTT: 37.05



Deed in Lieu of Foreclosure

THIS DEED is made this 8th day of November, 2005, between **RONALD S. LODER AND WANDA LODER, HUSBAND AND WIFE AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP** Grantor(s) having the address of **968 ATLANTIC ST SPC 12, ROSEVILLE, CA, 95678** 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 **RONALD S. LODER AND WANDA LODER, HUSBAND AND WIFE AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP** as trustor therein to Stewart Title of Douglas County as trustee in favor of Grantee as beneficiary and recorded on 5/31/1990 in Book 590 as Page Number 4832 as Document Number in the Official Records of Douglas County, Nevada.

227206

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: 11-8-05

Ronald S. Loder SR  
Grantor **RONALD S. LODER**

Deceased  
Grantor **WANDA LODER**

# ALL-PURPOSE ACKNOWLEDGMENT

State of California }  
County of Placer }

On 8 Nov 2005, before me, Jennifer Bayer - Notary Public (name, title of officer),  
personally appeared Ronald S. Loder

personally known to me - OR -  proved 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 his/  
her/~~their~~ authorized capacity(~~ies~~), and that by his/~~her/their~~ signature(~~s~~) on the instrument the person(~~s~~), or the entity  
upon behalf of which the person(~~s~~) acted, executed the instrument.



WITNESS my hand and official seal.

Jennifer Bayer  
Signature  
Commission expires 27 Aug 2006

EXHIBIT "A"

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

- (A) An undivided 1/102 interest as tenants in common, in and to Lot 37 as shown on Tahoe Village Unit No. 3-10<sup>th</sup> Amended Map, Recorded September 21, 1990 as Document No. 235008, Official Records of Douglas County, State of Nevada. Except therefrom Units 039 through 080 (inclusive) and Units 141 through 204 (inclusive) as shown and defined on that certain Condominium Plan recorded as Document No. 182057, Official Records of Douglas County, State of Nevada.
- (B) Unit No. 46 as shown and defined on said last Condominium Plan.

PARCEL 2:

- (A) A non-exclusive easement for roadway and public utility purposes as granted to Harich Tahoe developments in deed re-recorded December 8, 1981, as Document No. 63026, being over a portion of Parcel 26-A (described in Document No. 01112, re-recorded June 17, 1976) in Section 30, Township 13 North, Range 19 East M.D.B. & M.; and
- (B) An easement for ingress, egress and public utility purposes, 32' wide, the centerline of which is shown and described on the Seventh Amended Map of Tahoe Village No. 3, recorded April 9, 1986, as Document No. 133178 of Official Records, Douglas County, State of Nevada.

PARCEL 3:

A non-exclusive right to use the real property known as "Common Area" as shown on Tahoe Village Unit No. 3-10<sup>th</sup> Amended Map, Recorded September 21, 1990 as Document No. 235008 of the Douglas County Recorder's Office, Douglas County, Nevada, within Section 30, Township 13 North, Range 19 East, M.D.B. & M. for all those purposes provided for in the Declaration of Covenants, Conditions and Restrictions recorded January 11, 1973, as Document No. 63681, in Book 173, Page 229 of Official Records and in modifications thereof: (1) recorded September 28, 1973, as Document No. 69063 in Book 973, Page 812 of Official Records; (2) recorded July 2, 1976, as Document No. 1472 in Book 776, Page 87 of Official Records; and (3) recorded July 26, 1989, as Document No. 207446, in Book 789, Page 3011.

PARCEL 4:

A non-exclusive easement for ingress and egress and recreational purposes and for the use and enjoyment and incidental purposes over, on and through Lots 29, 30, 35, 39, 40 and 41 as shown on Tahoe Village Unit No 3-10<sup>th</sup> Amended Map, Recorded September 21, 1990 as Document No. 235008 of the Douglas County Recorder's Office, Douglas County, Nevada, within Section 30, Township 13 North, Range 19 East, M.D.B. & M. for all those purposes provided for in the Fourth Amended and Restated Declaration of Covenants, Conditions and Restrictions recorded February 14, 1984, as Document No. 96758 and as amended from time to time of Official Records of Douglas County, State of Nevada.

PARCEL 5:

The exclusive right to the use of any UNIT of the same Unit Type as described in the Declaration of Annexation of The Ridge Tahoe Phase Five recorded August 18, 1988, as Document No. 184461 of Official Records of Douglas County, in which an interest is hereby conveyed in subparagraph (B) of Parcel 1, and the non-exclusive right to use the real property referred to in subparagraph (A) of Parcel 1 and Parcels 2, 3 and 4 above for all of the purposes provided for in the Fourth Amended and Restated Declaration of Covenants, Conditions and Restrictions of the Ridge Tahoe recorded February 14, 1984, as Document No. 96758 and of Official Records of Douglas County, during EVEN use week within the **PRIME** season, as said quoted term is defined in the Declaration of Annexation of The Ridge Tahoe Phase Five.

The above described exclusive right may be applied to any available unit of the same Unit Type on Lot 37 during said use week within said "use season".

A portion of APN: 1319-30-644-008

