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OFFICIAL RECORD

Requested By:

HAYES KARBER ALFORD & SMITH

CONTRACT NO: 000170509418  
APN Parcel No.: 1318-15-819-001

*AKO*

Douglas County - NV  
Karen Ellison - Recorder

Page: 1 Of 4 Fee: 17.00  
BK-1209 PG-7225 RPTT: 0.00

✓ This Instrument Prepared By and Return To:  
Gregory T. Karber  
Hayes, Karber, Alford & Smith, PLLC  
700 South 21<sup>st</sup> Street  
Fort Smith, AR 72901  
Mail Tax Bills To: Wyndham Vacation Resorts, Inc.  
8427 South Park Circle, Orlando, FL 32819



**WARRANTY DEED IN LIEU OF FORECLOSURE**

THIS DEED, made this 21 day of October, 2009 by and between Delores Guzman-Ruiz and Ramon Ruiz, as Joint Tenants in Common With Right of Survivorship, whose address is 180 Elks Point Road, Zephyr Cove, NV 89449, as Grantor(s); and **WYNDHAM VACATION RESORTS, INC., a Delaware corporation, Fairfield Resorts, Inc.,** as Grantee.

**WITNESSETH:**

That the Grantor, for and in consideration of the sum of Ten and 00/100 dollars (\$10.00) and other good and valuable consideration to Grantor in hand paid by Grantee, the receipt of which is hereby acknowledged, has bargained and sold, and by theses presents does grant, bargain, sell and convey unto the aforesaid Grantee, its successors and assigns, the following described property:

*A 154,000 / 90,245,000 Undivided fee simple interest as tenants in common in Units 9101, 9102, 9103, 9103, 9104, 9201, 9203, 9204 in SOUTH SHORE CONDOMINIUM ("Property"), located at 180 Elks Point Road in Zephyr Cove, Nevada 89449, according to the Final Map #01-026 and Condominium Plat of South Shore filed of record in Book 1202, Page 2181 as Document Number 559872 in Douglas County Nevada, and subject to all provisions thereof and those contained in that certain Declaration of Condominium - South Shore ("Timeshare Declaration") dated October 21, 2002 and recorded December 5, 2002 in Book 1202, Page 2182 as Instrument Number 559873, and also subject to all the provisions contained in that certain Declaration of Restrictions for Fairfield Tahoe at South Shore and recorded October 28, 2004 in Book 1004, Page 13107 as Instrument Number 628022, Official Records of Douglas County, Nevada, which subjected the Property to a timeshare plan called Fairfield Tahoe at South Shore ("Timeshare Plan"). Less and except all minerals and mineral rights which minerals and mineral rights are hereby reserved unto the Grantor, its successors and assigns.*

The Property is a/an Annual Ownership Interest as described in the Timeshare Declaration and the Declaration of Restrictions for Fairfield Tahoe at South Shore and such ownership interest has been allocated 154,000 Points as defined in the Declaration

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of Restrictions for Fairfield Tahoe at South Shore which Points may be used by the Grantee in Each Resort Year(s).

This conveyance is subject to:

1. Real Estate Taxes for the current year and all subsequent years.
2. Declaration of Condominium and all Amendments thereto.
3. Zoning and other land use restrictions imposed by public authorities.
4. Rights or claims of parties in possession not shown by the Public Records.
5. Easements or claims of easements not shown by the Public Records.
6. Encroachments, overlaps, boundary line disputes, and other matters, which would be disclosed by an accurate survey or inspection of the premises.
7. Any adverse claim to any portion of the above-described property, which has been created by artificial means or has accretion, and riparian rights, if any.
8. Restrictions, conditions, encumbrances, liens, prohibitions, and other requirements of record.

This Deed in Lieu of Foreclosure is an absolute conveyance in satisfaction of that certain Deed of Trust and Assignment incorporated by reference therein, dated 10/02/2005, and recorded on 01/11/2006, in Official records as Document Number 0665410, Book/Instrument No. 0106, at Page No. 03418, of the Public Records of Douglas County Nevada given by the above named Grantor(s) or his/her/their/its predecessor in title as Trustor(s) (Mortgagor(s)) to Wyndham Vacation Resorts, Inc, (f/k/a Fairfield Resorts Inc.) as Beneficiary (mortgagee) on the above described undivided timeshare interest.

By execution hereof, Grantor does hereby release Grantee from any and all claims of any kind or nature arising out of said Mortgage, and Note incorporated by references therein, and by acceptance of this Warranty Deed in Lieu of Foreclosure, Grantee does hereby release Grantor from any and all claims of any kind or nature arising out of said Mortgage, and Note incorporated by reverence therein, with both Grantor and Grantee understanding and acknowledging the significance and consequence of their specific intention to mutually release all claims. The benefits and obligations hereunder shall inure to and be binding upon the heirs, executors, administrators, successors, and assigns of the respective parties hereto. The Grantor does hereby fully warrant to Grantee that Grantor is lawfully seized in the property; that Grantor has good, right and lawful authority to sell and convey said property; and Grantor hereby covenants with the Grantee that Grantor will forever warrant and defend the title to the property against all claims whatsoever.

CONTRACT NO: 170509418  
APN Parcel No.: 1318-15-819-001

DATED this 10-28-09  
Ramon Ruiz  
Grantor: Ramon Ruiz

ACKNOWLEDGMENT

STATE OF Texas )  
COUNTY OF El Paso ) ss.

On this the 28 day of October, 2009 before me, the undersigned, a Notary Public, within and for the County of El Paso, Texas, commissioned qualified, and acting to me appeared in person Ramon Ruiz, to me personally well known as the person(s) whose name(s) appear upon the within and foregoing deed of conveyance as the grantor and stated that they had executed the same for the consideration and purpose therein mentioned and set forth, and I do hereby so certify.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal as such Notary Public at the County and State aforesaid on this 28 day of October, 2009.



Signature: Cristina A. Sifuentes  
Print Name: CRISTINA A. SIFUENTES  
Notary Public  
My Commission Expires: August 16, 2011

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DATED this 10/27/09.

Delores Guzman - Ruiz  
Grantor: Delores Guzman - Ruiz

ACKNOWLEDGMENT

STATE OF TX )  
COUNTY OF El Paso ) ss.

On this the 27th day of October, 2009 before me, the undersigned, a Notary Public, within and for the County of El Paso, TX, commissioned qualified, and acting to me appeared in person Delores Guzman-Ruiz and Ramon Ruiz, to me personally well known as the person(s) whose name(s) appear upon the within and foregoing deed of conveyance as the grantor and stated that they had executed the same for the consideration and purpose therein mentioned and set forth, and I do hereby so certify.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal as such Notary Public at the County and State aforesaid on this 27th day of October, 2009.

Signature: Elena P. Melendez  
Print Name: ELENA P MELENDEZ  
Notary Public  
My Commission Expires: June 20, 2013

