



Exhibit "A"

LEGAL DESCRIPTION
FOR
RIDGE AT LAKE TAHOE

The land referred to herein is situated in the

State of Nevada

County of Douglas

and is described as follows:

PARCEL ONE:

An undivided 1/51st interest as tenants in common in and to that certain real property and improvements as follows:

- (a) An undivided 1/50th interest, in and to Lot 28 as shown on Tahoe Village Unit No. 3-13th, Amended Map, recorded December 31, 1991, as Document No. 268097, re-recorded as Document No. 269053, Official Records of Douglas County, State of Nevada, excepting there from Units 1 through 50 (inclusive) as shown on said map; and
- (b) Unit No. 20 as shown and defined on said Condominium Plan; 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 Five recorded August 19, 1988, as Document No. 184461, as amended, and as described in the Recitation of Easements Affecting the Ridge Tahoe recorded February 24, 1992, as Document No. 271619, and subject to said Declarations; with the exclusive right to use said interest in Lot 28 only, for one week each year in accordance with said Declarations.

A Portion of APN: 42-254-20