

EXHIBIT "A"

(49)

A timeshare estate comprised of:

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

(A) An undivided 1/26th interest as tenants in common, in and to the Common Area of Ridge Crest condominiums as said Common Area is set forth on that condominium map recorded August 4, 1988 in Book 888 of Official Records at Page 711, Douglas County, Nevada, as Document No. 183624.

(B) Unit No. 205 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 and for the 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 "USE WEEK" 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 "USE WEEK" as more fully set forth in the CC&R's.

A Portion of APN: 1319-30-631-014

**State of Nevada
Declaration of Value**

1 Assessor Parcel Number(s)
a) A ptn of 1319-30-631-014
b) _____
c) _____
d) _____

2 Type of Property
a) Vacant Land b) Single Fam Res
c) Condo/Twnhse d) 2 - 4 Plex
e) Apt Bldg f) Comm'l/Ind'l
g) Agricultural h) Mobile Home
i) Other Timeshare

3 Total Value / Sales Price of Property \$ 464.00
Deed in Lieu of Foreclosure Only (value of property) \$ _____
Transfer Tax Value \$ 464.00
Real Property Transfer Tax Due \$ 1.95

4 If Exemption Claimed
a Transfer Tax Exemption, per NRS 375 090, Section _____
b Explain Reason for Exemption _____

5 Partial Interest Percentage being transferred N/A %

The undersigned declares and acknowledges, under penalty of perjury, pursuant to NRS 375 060 and NRS 375 110, that the information provided is correct to the best of their information and belief, and can be supported by documentation if called upon to substantiate the information provided herein. Furthermore, the disallowance of any claimed exemption, or other determination of additional tax due, may result in a penalty of 10% of the tax due plus interest at 1 1/2% per month.

Pursuant to NRS 375.030, the Buyer and Seller shall be jointly and severally liable for any additional amount owed.

Signature Marvin L Gardner Capacity Seller
Signature Cheryl T Gardner Capacity Seller

SELLER (GRANTOR) INFORMATION
(REQUIRED)

Print Name Marvin L Gardner and Cheryl T Gardner
by Resorts Realty, LLC
Address 400 Ridge Club Dr
City Stateline
State NV Zip 89449

BUYER (GRANTEE) INFORMATION
(REQUIRED)

Print Name Resorts West Vacation Club
Address PO Box 5790
City Stateline
State NV Zip 89449

COMPANY/ PERSON REQUESTING RECORDING
(REQUIRED IF NOT THE SELLER OR BUYER)

Print Name Stewart Vacation Ownership Title Agency, Inc Escrow # 20151633
Address 3476 Executive Pointe Way #16
City Carson City State NV Zip 89706

FOR RECORDERS OPTIONAL USE ONLY
Document/Instrument # _____
Book _____ Page _____
Date of Recording _____
Notes _____