R.P.T.T. 1.95 (Based on Full Value Less Liens & Encumbrances) Week #16-012-19-81

DEED

THIS INSTRUMENT IS BEING RECORDED AS AN ACCOMMODATION ONLY. NO LIABILITY, EXPRESSED OR IMPLIED, IS ASSUMED AS TO ITS REGULARITY OR SUFFICIENCY NOR AS TO ITS AFFECT, IF ANY, UPON TITLE TO ANY REAL PROPERTY DESCRIBED THEREIN.

STEWART TITLE OF DOUGLAS COUNTY

THIS DEED is made this 21ST day of April, 1999, between Gary H. Hand and Heather L. Hand, husband and wife as joint tenants with right of survivorship, Grantor, having the address of P.O. Box 2501, Santa Rosa, CA 95405, and Ridge Pointe Limited Partnership, a Nevada Limited partnership, Grantee, having a mailing address of Post Office Box 559, Zephyr Cove, Nevada 89448.

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 situate 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 Ridge Pointe Limited Partnership, a Nevada Limited partnership as trustor therein to Stewart Title of Douglas County as trustee in favor, of Grantee as beneficiary and recorded on March 30, 1999 in Book 399 as Page Number 6702 as Document Number 464485 in the Official Records of Douglas County, Nevada.

* Gary H. Hand and Heather L. Hand, husband and wife

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 hereinabove written.

Gary H. Hand

Heather L. Hand

STATE OF

COUNTY OF)

On this _____ day of ______, 19___, before me, a notary public, in and for said county and state, personally appeared

MY COMMISSION EXPIRES:

NOTARY PUBLIC

When Recorded Mail To: Sunterra REsorts 9921 Covington Cross #105 Las Vegas, NV 89144

Mail Tax STatements To: Ridge Pointe P.O.A. P.O. Box 5790 Stateline, NV 89449

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CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT STEWART TWILL OF DOUGLAS COUNTY

State of California	1
County of Sonoma	ss.
On	Rossann Grimm, Notary Public, Name and Title of Officer (e.g., "Jane Doe, Notary Public") Hand and Heather L. Hand, Name(s) of Signer(s) Dersonally known to me Deroved to me on the basis of satisfactory evidence
ROSSANN GRIMM Commission # 1208150 Notary Public - California Sonoma County My Comm. Expires Jan 15, 2003	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.
Place Notary Seal Above	Signature of Notary Public
08	TIONAL —
Though the information below is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent removal and reattachment of this form to another document.	
Description of Attached Document Title or Type of Document:	
Document Date: April 31, 199	Number of Pages:
Signer(s) Other Than Named Above:	None
Capacity(ies) Claimed by Signer Signer's Name: Individual Corporate Officer — Title(s): Partner — Limited General Attorney in Fact Trustee Guardian or Conservator Other: Signer is Penrocepting:	
Signer Is Representing:	

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Prod. No. 5907

Reorder: Call Toll-Free 1-800-876-6827

A timeshare estate comprised of an undivided interest as tenants in common in and to that certain real property and improvements as follows: An undivided 1/2652nd interest in and to Lot 160 as designated on TAHOE VILLAGE UNIT No. 1 - 14th AMENDED MAP, recorded September 16, 1996, as Document No. 396458 in Book 996 at Page 2133, Official Records, Douglas County, Nevada, EXCEPTING THEREFROM that certain real property described as follows: Beginning at the Northeast corner of Lot 160; thence South 31 11'12" East 81.16 feet; thence South 58 48'39" West 57.52 feet; thence North 31 11'12" West 83.00 feet; thence along a curve concave to the Northwest with a radius of 180 feet, a central angle of 18 23'51", an arc length of 57.80 feet the chord of said curve bears North 60 39'00" East 57.55 feet to the Point of Beginning. Containing 4,633 square feet, more or less, as shown on that Boundary Line Adjustment Map recorded as Document No. 463765; together with those easements appurtenant thereto and such easements and use rights described in the Declaration of Timeshare Covenants, Conditions and Restrictions for THE RIDGE POINTE recorded November 5, 1997, as Document No. 0425591, and as amended on March 19, 1999 as Document No. 463766, and subject to said Declaration; with the exclusive right to use said interest, in Lot 160 only, for -numbered years in one Use Period every other year in even accordance with said Declaration.

A portion of APN: 0000-40-050-450

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STEWART TITLE OF DOUGLAS COUNTY

REQUESTED BY: STEWART TITLE of DOUGLAS COUNTY

IN OFFICIAL PECORDS OF DOUGLAS COLUNIVADA

1999 SEP -7 AH 10: 38

LINDA SLATER RECORDER

0475899 BK0999PG0760