

PREPARED BY AND RETURN TO:
SUNTERRA FINANCIAL SERVICES, INC.
9921 COVINGTON CROSS DRIVE
SUITE 105
LAS VEGAS, NV 89134

QUIT CLAIM DEED

Ridge NB

THIS QUIT CLAIM DEED, made this day of July 3, 1999, by Heather Isidoro and Jeffrey M. Isidoro hereinafter called the Grantor, whose address is 740 Hunter Place, Folsom, Ca 95630, to Ridge Pointe Limited Partnership, a Nevada Limited Partnership, dba Sunterra Resorts, hereinafter called the Grantee, whose address is 9921 Covington Cross Drive, Suite 105, Las Vegas, Nv 89134.

WITNESSETH: In consideration of the sum of TEN DOLLARS (\$10.00) and other good and valuable consideration the receipt of which are hereby acknowledged, hereby remise, release, and quit-claim unto the Grantee forever, all the right, title, interest, claim and demand which the Grantor has in and to the following described lot, piece or parcel of land. situate, lying and being in the County of Douglas, State of Nevada, to-wit:

The Ridge Pointe, a Condominium according to the Declaration of Condominium thereof, as recorded in the Public Records of Douglas County, Nevada, in the Official Records Book and Page number hereinafter described:

TOGETHER with a remainder over in fee simple absolute, as tenant in common with the other owners of all the unit weeks in the hereinafter described condominium parcel in that percentage interest determined and established by the aforesaid Declaration of Condominium for the following described real estate located in the County of Douglas and the State of Nevada as follows:

Condominium Unit Number, 1 Week Number 1 of The Ridge Pointe, according to the Declaration of Condominium and Exhibits thereof as recorded in Official Records Book 996at Page 2133 in the Public Records of Douglas County, Nevada, and all amendments thereto, if any (see attached Exhibit "A").

To have and to hold the same together with all and singular the appurtenances thereunto belonging or in anyway appertaining, and all the real estate, right title, interest, lien, equity and claims whatsoever of the said Grantor, either in law or equity, to the only proper use, benefit and behoove of the Grantee forever.

THIS CONVEYANCE IS GIVEN IN FORGIVENESS OF THE INDEBTEDNESS SECURED BY THAT CERTAIN MORTGAGE FROM GRANTOR ON May 8, 1999, AND RECORDED IN OFFICIAL RECORDS BOOK 599 PAGE 4268, PUBLIC RECORDS OF Douglas County, Nevada.

Signed in the presence of:

Witness: _____
Printed Name: _____

Witness: _____
Printed Name: _____

State of _____
County of _____

GRANTOR
Heather Isidoro
Heather Isidoro

Jeffrey M. Isidoro
Jeffrey M. Isidoro

I HEREBY CERTIFY that on this day, before me, an Officer duly authorized in the State aforesaid and in the County aforesaid to take acknowledgments, personally appeared Heather Isidoro and Jeffrey M. Isidoro. personally known to me or has produced as identification and did/did not take an oath.

Notary Public: See attached
My Commission Expires July 3, 2002

76 011 210

0477793
BK0999PG5989

CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

State of California

County of Sacramento

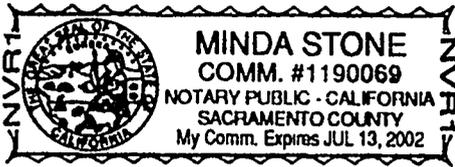
} ss.

On July 3, 1999, before me, Minda Stone, Notary Public,
Date Name and Title of Officer (e.g., "Jane Doe, Notary Public")

personally appeared Heather Tsidoro and Jeffrey M Tsidoro,
Name(s) of Signer(s)

- personally known to me
- 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.

Minda Stone
Signature of Notary Public

Place Notary Seal Above

OPTIONAL

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: Quit claim Deed

Document Date: 7/3/99 Number of Pages: 2

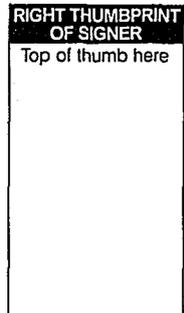
Signer(s) Other Than Named Above: [Signature]

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 Representing: _____



0477793

BK0999PG5990

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 one Use Period every other year in even-numbered years in accordance with said Declaration.

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

REQUESTED BY
 STEWART TITLE of DOUGLAS COUNTY
 IN OFFICIAL RECORDS OF
 DOUGLAS CO., NEVADA

1999 SEP 30 AM 10: 34

LINDA SLATER
 RECORDER

\$ ^{9.00} PAID *K* DEPUTY

0477793

BK0999PG5991