Recording Requested By: Stewart Title of Douglas County

When Recorded Mail To: Sunterra Financial Services, Inc. 9921 Covington Cross Drive, Suite 105 Las Vegas, NV 89144

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

Contract: 3400411C

A Portion of APN: 34-004-11-82

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Harich Tahoe Developments, a Nevada General Partnership, are the Owners and Holders of the Note secured by the Deed of Trust, dated 07-05-91, made by Gayle B. Mason, A single Woman And Rita M. Ballejos, A Single Woman, Together As Joint Tenants With Right Of Survivorship, Trustors to Stewart Title Trustee, for the benefit of Harich Tahoe Developments, a Nevada General Partnership, Beneficiary which Deed of Trust was recorded in the office of the County Recorder of Douglas County, Nevada in Book 791, at Page 4435, Document # 256162, hereby substitutes Sunterra Corporation, a Maryland Corporation, as Trustee in Lieu of the above named Trustee under said Deed of Trust. Sunterra Corporation, a Maryland Corporation hereby accepts said appointment as Trustee under said Deed of Trust and, as successor Trustee, pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of Trust does hereby reconvey without warranty to the person or persons legally entitled thereto, all estate now held by it under said Deed of Trust.

Dated: October 12, 1999

BENERICIARY AND SUBSTITUTED TRUSTEE

SUNTERRA CORPORATION DBA HARICH TAHOE DEVELOPMENT

By: Cory Fleining, its Authorized Agen

State of Nevada

County of Clark)

This instrument was acknowledged before me on October 12, 1999, by, Cory Fleming who acknowledged to me to be the authorized agent of Sunterra Corporation and that as such agent, being authorized to do so, signed her name as such agent.

Votary Public

My Commission expires:

Notary Public - State of Nevada County of Clark JAIME RICHTER My Appointment Expires April 26, 2003

REQUESTED BY STEWART TITLE of DOUGLAS COUNTY

IN OFFICIAL RECORDS OF DOUGLAS COLHEVADA

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LINDA SLATER

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RECORDER PAID LEPUTY