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STEWART TITLE OF DOUGLAS COUNTY

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

Contract: 4226620C
A Portion of APN: 0000-40-050-460

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Ridge Point Limited Partnership, a Nevada partnership dba SUNTERRA RESORTS, are the Owners and Holders of the Note secured by the Deed of Trust, dated 12-29-95, made by Mr. Charles Blackmore, Trustors to Stewart Title Trustee, for the benefit of Ridge Point Limited Partnership, a Nevada partnership, dba SUNTERRA RESORTS, Beneficiary which Deed of Trust was recorded in the office of the County Recorder of Douglas County, Nevada in Book 1295, at Page 4508, Document # 377788, 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: November 16, 1999

BENEFICIARY AND SUBSTITUTED TRUSTEE
SUNTERRA CORPORATION DBA Ridge Point Limited Partnership

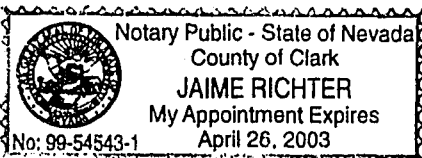
Cory Fleming
By: Cory Fleming, its Authorized Agent

State of Nevada)
)
County of Clark)

This instrument was acknowledged before me on November 16, 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.

Jaime Richter
Notary Public

My Commission expires:



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

1999 DEC -6 AM 10: 08

LINDA SLATER
RECORDER

\$10⁰⁰ PAID *Kg* DEPUTY

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