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Recording Requested By:  
Stewart Title of Douglas County

STEWART TITLE OF DOUGLAS COUNTY

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

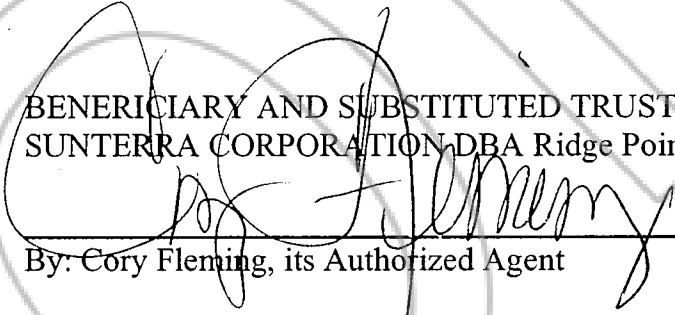
Contract: 1600629A  
A Portion of APN: 16-006-29-01

**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership dba SUNTERRA RESORTS - THE RIDGE POINTE, is the Owner and Holder of the Note secured by the Deed of Trust, dated August 10, 1999, made by Bruce Heekin and Mary Jo Krutak, husband and wife as joint tenants with right of survivorship, Trustors to STEWART TITLE of Douglas County, a Nevada Corporation Trustee, for the benefit of RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership dba SUNTERRA RESORTS - THE RIDGE POINTE, Beneficiary which Deed of Trust was recorded in the office of the County Recorder of Douglas County, Nevada in Book 899, at Page 4160, Document # 475050, 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 January 25, 2000

BENERICIARY AND SUBSTITUTED TRUSTEE  
SUNTERRA CORPORATION DBA Ridge Pointe Limited Partnership

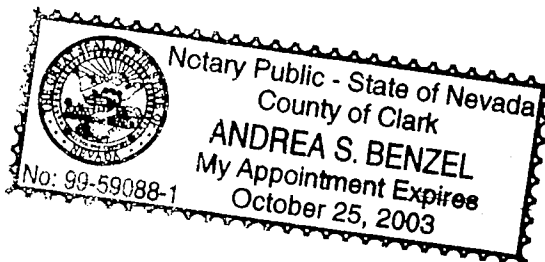
  
By: Cory Fleming, its Authorized Agent

State of Nevada )  
                          )  
County of Clark )

This instrument was acknowledged before me on January 25, 2000, 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.

  
Notary Public

My Commission expires: 10/25/03



0485508  
BK0200PG0106

COPY

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

2000 FEB -1 AM 10: 19

LINDA SLATER  
RECORDER

\$11<sup>00</sup> PAID *KJ* DEPUTY

0485508  
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