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: 3715413B A Portion of APN: 37-154-13-72

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

HARICH TAHOE DEVELOPMENTS, a Nevada General Partnership, is the Owner and Holder of the Note secured by the Deed of Trust, dated May 17, 1991, made by Thomas J. Campagna and Helen R. Campagna, 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 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 591, at Page 3949, Document # 251499, hereby substitutes Sunterra Corporation, a Maryland Corporation hereby accepts said appointment as 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 HARICH TAHOE DEVELOPMENTS

By: Cory Fleming, its Authorized Agent/

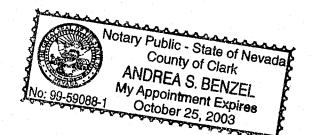
State of Nevada

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.

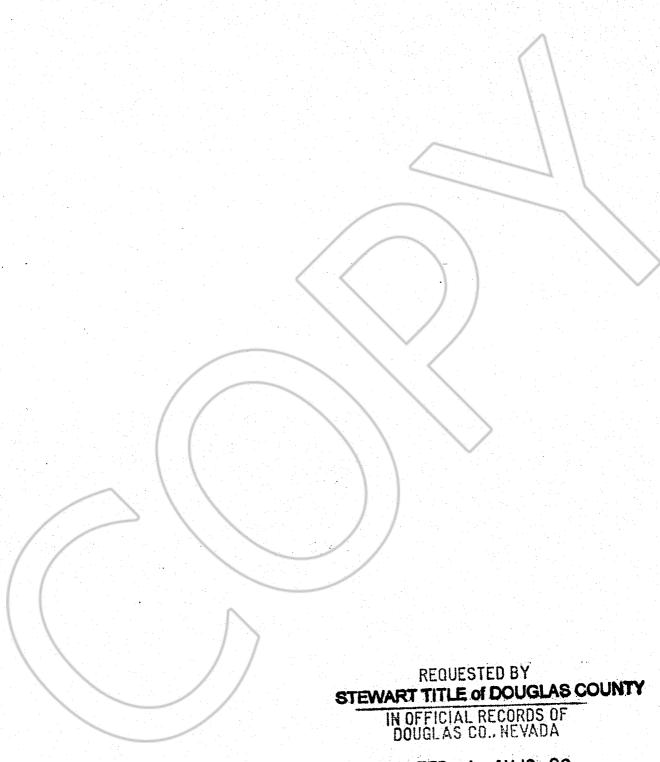
Notary Public

My Commission expires: (0 25 02



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LINDA SLATER RECORDER

\$11.00 PAID DEPUTY

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