RECORDING REQUESTED BY

AND WHEN RECORDED MAIL THIS DEED TO:

Robert and Karen Steines 30641 N. 42nd Place

30526 Beryl PL Cave Creek, AZ 84331-7869 Castaic, CA 91384

Title Order No. 09002368

Escrow No. 09002368

APN: 42-286-09 (PTA)

SPACE ABOVE THIS LINE FOR RECORDER'S USE

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Ridge Tahoe Vacation Ownership No. 37-167-0202

WHEREAS, Robert J. Steines and Karen D. Steines was the original Trustor, Stewart Title Company the original Trustee and Technical Financial Corporation the original beneficiary under that certain Deed of Trust dated June 5, 1997 and recorded on July 9, 1997 in Book 0797, Page 1248 of the Official Records in the Office of the Recorder of Douglas County, State of Nevada, and

WHEREAS, Technical Financial Corporation, as lender and beneficiary, transferred its interest as beneficiary under the Deed of Trust pursuant to an Assignment of Beneficial Interest Under a Deed of Trust to Cross County Investment Associates, LLC, which instrument is dated June 5, 1997 and recorded on July 9, 1997 in Book 0797, Page 1251 of the Official Records in the Office of the Recorder of Douglas County, State of Nevada, and

WHEREAS, the undersigned, as the present beneficiary under said Deed of Trust desires to substitute a new Trustee under said Deed of Trust in place and stead of Stewart Title Company, now thereby, the undersigned hereby substitutes itself as Trustee under said Deed of Trust and does hereby reconvey, without warranty to Robert J. Steines and Karen D. Steines, the Estate now held by it thereunder.

the real property conveyed pursuant to said Deed of Trust is located in the County of Douglas, State of Nevada, legally described on Exhibit "A" attached hereto and made a part hereof.

STATE OF CONNECTICUT

ss. Montville

COUNTY OF NEW LONDON

On July 5, 2000, before me, Susan D. Millovitsch, a Notary Public in and for said County and State, personally appeared Linda Patton Heller, who acknowledged herself to be a member of Cross County Investment Associates, LLC, hereunto duly authorized, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her capacity, and that by her signature on the instrument the person or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seg

Signature_ Susan D. Millovitsch

My Comm. Expires 7/31/2004

CROSS COUNTY INVESTMENT ASSOCIATES, LLC

(This area for official notarial seal)

0501945

BK 1000PG4464

EXHIBIT "A" (37)

An undivided 1/51st interest as tenants in common in and to that follows: certain real property and improvements as individed 1\106th interest in and to Lot 37 as shown on 3-13th Amended Map, recorded December 31, Village Unit No. 268097, rerecorded as Document No. 1991, as Document No. 269053, Official Records of Douglas County, State of Nevada, excepting therefrom Units 039 through 080 (inclusive) and Units 141 through 204 (inclusive) as that shown on Condominium Plan Recorded July 14, 1988, as Document 167 as shown and defined on said 182057; and (B) Unit No. Condominium Plan; together with those easements appurtenant thereto and such easements described in the Fourth Amended Restated Declaration of Time Share Covenants, Conditions and Restrictions for The Ridge Tahoe recorded February 14, 1984, 096758, as amended, and in the Declaration of Annexation of The Ridge Tahoe Phase Five recorded August 18, 184461, as amended, and as described in as Document No. the Recitation of Easements Affecting the Ridge Tahoe February 24, 1992, as Document No. 271619, and subject to said Declarations; with the exclusive right to use said interest 37 only, for one week each year in the Prime as defined in and in accordandce with said Declarations.

A portion of APN: 42-28 6-09

REQUESTED BY

Karea Steines

IN OFFICIAL RECORDS OF

DOUGLAS CO.. HEVADA

2000 OCT 24 PM 3: 37

DSO1945 RECORDER

S/PAIDK 2 DEPUTY

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REQUESTED BY

Stewart Title of Douglas County
IN OFFICIAL RECORDS OF
DOUGLAS CO... NEVADA

'97 JUL -9 A9:57

LINDA SLATER
RECORDER

* PAID K DEPUTY