

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

A Portion of APN 0000-40-050-460

**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

RIDGE POINTE LIMITED PARTNERSHIP, a Nevada Limited Partnership, is the Owner and Holder of the Note secured by the original Deed of Trust, made by Trustor(s) to STEWART TITLE of Douglas County, Nevada, a Nevada Corporation, Trustee, for the benefit of RIDGE POINTE LIMITED PARTNERSHIP, a Nevada Limited Partnership, Beneficiary, which Deed of Trust was recorded in the office of the County Recorder of Douglas County, Nevada, all as shown on "Exhibit A", attached hereto and made a part hereof.

"EXHIBIT A" CONSISTS OF 38 DEEDS OF TRUST

Beneficiary hereby substitutes RIDGE POINTE PARTNERSHIP, a Nevada Limited Partnership, as Trustee in Lieu of the above named Trustee under said Deed of Trust. RIDGE POINTE PARTNERSHIP, a Nevada Limited Partnership, 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: May 31, 2001

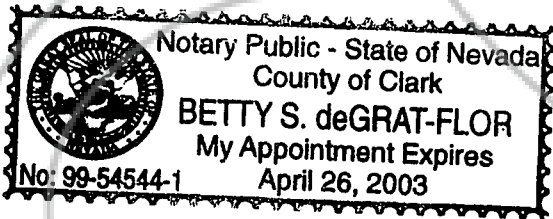
BENEFICIARY AND SUBSTITUTED TRUSTEE,  
RIDGE POINTE LIMITED PARTNERSHIP,  
a Nevada limited partnership

By: Pointe Partners, LP,  
A Nevada limited partnership  
Its: Managing General Partner

By: Harich Tahoe Developments,  
A Nevada general partnership  
Its: General Partner

By: Lakewood Developments,  
A Nevada corporation  
Its: General Partner

By: Cory Fleming  
Cory Fleming  
Title: Authorized Representative



State of Nevada)  
County of Clark)

This instrument was acknowledged before me, \_\_\_\_\_, on May 31, 2001 by Cory Fleming who acknowledged to me to be the Authorized Representative of Lakewood Developments, a Nevada corporation, and that as such representative, being authorized to do so, signed her name as such Authorized Representative.

Betty S deGrat Flor My commission expires: 4/26/03  
Notary Public

See next page for attached "Exhibit A"

	Name and Vesting	Date of Purchase	QR Book	QR Page	Instrument	Trustee
TAHOE RIDGE						
NOVEMBER - 1999						
1600630C	Gabriel Casillas and Zilha Casillas, husband and wife as joint tenants with right of survivorship	9/4/99	3296	999	476768	Stewart Title
1602229C	Joseph Dolan and Beth G. Dolan, husband and wife as joint tenants with right of survivorship	8/31/99	1572	999	476217	Stewart Title
1601121A	John B. Gorecki and Diane L. Gorecki, husband and wife as joint tenants with right of survivorship	10/2/99	2705	1099	0478811	Stewart Title
1601924C	Jack C. Hoke and Stephanie M. Hoke, husband and wife as joint tenants with right of survivorship	6/26/99	1427	799	472160	Stewart Title
1601729A	Clark Huang, a single man and Jane Shin, a single woman together as joint tenants with right of survivorship	9/3/99	3301	999	476770	Stewart Title
1602429A	Betty J. McNabb D.C., an unmarried woman and Sharon S. Porter, a single woman together as joint tenants with right of survivorship	9/17/99	0044	1099	0477937	Stewart Title
1601013C	Stacy A. Mollema, a single woman and Louis Cheregotis, a single man together as joint tenants with right of survivorship	1/16/99	5129	199	0459663	Stewart Title
1601825A	Behzad Mozaffarian and Tili Eghtesadi, husband and wife as joint tenants with right of survivorship	7/4/99	2688	799	472572	Stewart Title
1601918B	Christina S. Park and Young Park, wife and husband as joint tenants with right of survivorship	10/12/99	3985	1099	0479267	Stewart Title
1600426A	Steve Ronisko, a single man	7/2/99	2703	799	472578	Stewart Title
1602126A	Robert N. Turgeon and Lorraine Turgeon, husband and wife as joint tenants with right of survivorship	6/27/99	1461	799	472174	Stewart Title
1600625A	Robert M. Willhelm and Glenda L. Willhelm, husband and wife as joint tenants with right of survivorship	6/17/99	0422	0799	0471777	Stewart Title
1601301C	Jimmy D. Williams and Stacy K. Williams, husband and wife as joint tenants with right of survivorship	8/28/98	1513	0998	0449014	Stewart Title
1601618A	Cary A. Ramillard, an unmarried man and Monica L. Becker, a single woman together as joint tenants with right of survivorship	3/20/99	399	7155	0464576	Stewart Title
<b>Owner Name and Vesting</b>						
<b>Date of Purchase</b>						
<b>QR Book</b>						
<b>QR Page</b>						
<b>Instrument</b>						
<b>Trustee</b>						
TAHOE RIDGE POINTE						
DECEMBER - 1999						
1602513A	James B. Cosby and Laura G. Cosby, husband and wife as joint tenants with right of survivorship	11/8/98	4289	1198	0454430	Stewart Title
1602424A	Norm Grabill and Margaret Grabill, husband and wife as joint tenants with right of survivorship	6/26/99	1422	0799	0472158	Stewart Title
1602309A	Robert William McFadden, a single man	9/26/98	1139	1098	451171	Stewart Title

0516224

BK0601PG2699

		Date of Purchase	OR Book	OR Page	Instrument	Trustee
1602607A	Long Nim, an unmarried man and Patricia Louie, and unmarried woman together as joint tenants with right of survivorship	9/18/98	5920	998	450514	Stewart Title
1601228C	Carolyn King Rogers, an unmarried woman	9/18/99	0063	1099	0477945	Stewart Title
1600833A	Ken Simoni and Lynda Simoni, husband and wife as joint tenants with right of survivorship	11/13/99	5057	1199	0481651	Stewart Title
1600933A	Ken Simoni and Lynda Simoni, husband and wife as joint tenants with right of survivorship	11/13/99	5062	1199	0481653	Stewart Title
1601501B	Jerry E. Smith and Carol Smith, husband and wife as joint tenants with right of survivorship	7/25/98	5964	898	448090	Stewart Title
1600142	Archie Alan Steele and Alice Marie Steele, husband and wife as joint tenants with right of survivorship	11/20/99	0497	1299	0481906	Stewart Title
<b>TAHOE RIDGE POINTE</b>						
FEBRUARY - 2000	Beverly J. Curran and Michael T. Malone, wife and husband as joint tenants with right of survivorship					
1602628A	John N. Kolessar and Kimberly D. Kolessar, husband and wife as joint tenants with right of survivorship	8/20/99	999	451	0475799	Stewart Title
1600623B	Robert Simmons, a single man and Lauren L. Bowman, a single woman together as joint tenants with right of survivorship	1/8/00	0100	3140	0484791	Stewart Title
1600804C	Gina F. Gascon and Keith R. Gascon, wife and husband as joint tenants with right of survivorship	9/13/98	0998	4884	0450166	Stewart Title
1601029B	Ing-Hai Koh and Dewi Chee, husband and wife as joint tenants with right of survivorship	1/10/00	0100	3132	0484787	Stewart Title
1601032B	Lisa G. Johnston and Richard M. Johnston, wife and husband as joint tenants with right of survivorship	12/26/99	0100	983	484001	Stewart Title
1601123B	Shyam K. Kola, a single man	1/11/00	0100	3137	0484789	Stewart Title
1601512C	Ragan D. Davis and Kerl A. Davis, husband and wife as joint tenants with right of survivorship	1/9/99	0199	3435	0459027	Stewart Title
1600615A	Chris D. Radcliffe and Darcy L. Radcliffe, husband and wife as joint tenants with right of survivorship	11/23/98	1298	1145	0455703	Stewart Title
1600535A	Ing-Hai Koh and Dewi Chee, husband and wife as joint tenants with right of survivorship	1/10/00	0100	3162	0484801	Stewart Title
1600349A	Erik M. Bugler, a single man	12/26/99	0100	988	0484003	Stewart Title
1600312C	Myron G. Benham and Violette E. Benham, husband and wife as joint tenants with right of survivorship	1/5/99	0199	2986	0458885	Stewart Title
1600230B	Larry D. Fischer and Gerda A. Fischer, husband and wife as joint tenants with right of survivorship	1/4/00	0100	3121	0484783	Stewart Title
1600438A	Larry D. Fischer and Gerda A. Fischer, husband and wife as joint tenants with right of survivorship	1/5/00	0100	2200	0484480	Stewart Title
1600226B	Tom Joines and Sharon Joines, husband and wife as joint tenants with right of survivorship	1/5/00	0100	2204	0484482	Stewart Title

0516224

BK 0601 PG 2700

COPY

REQUESTED BY  
Santerra Fin  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

2001 JUN 13 AM 9:23

LINDA SLATER  
RECORDER

\$13<sup>00</sup> PAID K2 DEPUTY

0516224

BK0601PG2701