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

A Portion of: 0000-40-050-450

**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 2 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: August 24 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

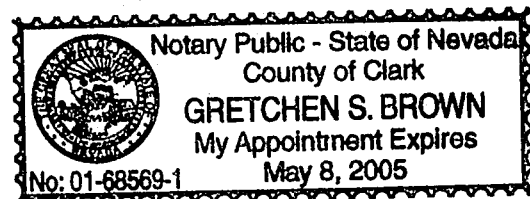
State of Nevada)  
County of Clark)

This instrument was acknowledged before me, \_\_\_\_\_, on August 24, 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.

Gretchen S. Brown  
Notary Public

My commission expires: 5/8/05

See next page for attached "Exhibit A"



Ridge Pointe Limited  
A Portion of the APN#  
0000-40-050-450

Deed of Release  
Exhibit A

Interval Number	Owner Name and Vesting	Date of Purchase	Date DOT Recorded	OR Book	OR Page	Instrument No.	Trustee
0000-40-050-450	Kelley J. Owens and Chris B. Robbins, a single woman and a single man, together as joint tenants with right of survivorship	10/30/98	12/18/98	1298	4465	456868	Stewart Title
0000-40-050-450	Catherine M. Stuart, an unmarried woman	8/1/99	8/13/99	0899	2468	474411	Stewart Title

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COPY

REQUESTED BY  
Santevia  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

2001 NOV -6 AM 9: 55

LINDA SLATER  
RECORDER

\$ 19<sup>00</sup> PAID KJ DEPUTY

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