

17' ptn APN: 0000-40-050-2/50

a portion of APN: 0000-40-050-450  
Transfer Tax: None .65  
Contract No. 1600528A

When Recorded Return to:  
Sunterra Corporation  
9921 Covington Cross Dr.  
Suite #105  
Las Vegas, Nv 89144

Deed in Lieu of Foreclosure

THIS DEED is made this 11 day of April, 2000, between Catherine M. Stuart, Grantor<sup>23</sup>, an unmarried woman having the address of 8240 Mercer Way, Fair Oaks, CA 95628 and Ridge Pointe Limited Partnership, a Nevada Limited Partnership, ~~At Sunterra Resorts / The Ridge Pointe~~, Grantee, having a mailing address of Post Office Box 5790, Stateline, Nevada 89449.

Grantor, in consideration of the sum of Ten Dollars (\$10.00) or other good and valuable consideration, the receipt and adequacy of which is hereby acknowledged, does by these presents grant, bargain, and sell unto Grantee, Grantee's heirs, personal representatives, successors and assigns, forever, all that certain property situated in the County of Douglas State of Nevada, described as follows:

See Exhibit A attached hereto and incorporated herein by this reference;

Together with the tenements, hereditaments and appurtenances thereunto belonging or appertaining, and the reversion and reversions, remainder and remainders, rents, issues and profits thereof, and all personal property of Grantor, if any, therein (all of the foregoing shall hereinafter be referred to as the "Property");

To have and to hold the Property unto the said Grantee, Grantee's heirs, personal representatives, successors and assigns, forever.

This Deed is an absolute conveyance of title to the Property to Grantee and is not intended as a mortgage, trust conveyance, or security of any kind, Grantor having transferred said Property to Grantee for a fair and adequate consideration including full satisfaction and discharge of all obligations secured by that Deed of Trust executed by Catherine M. Stuart an unmarried woman as trustor therein to Stewart Title of Douglas County as trustee in favor of Grantee as beneficiary and recorded on August 13, 1999 in Book 899 as Page Number 2468 as Document Number 474411 in the Official Records of Douglas County, Nevada.

Grantor declares and warrants to Grantee and any title insurance company subsequently insuring title to the Property that this conveyance is freely and voluntarily made and not under coercion or duress; except for easements and restrictions of record and above Deed of Trust, title to the Property is free and clear of all liens and encumbrances; Grantor is the sole owner of the Property and has not previously assigned, alienated, or transferred all or any part of the Property; the granting of this Deed is not being done with the intent to defraud creditors; and Grantor is not a party to any bankruptcy or other insolvency proceeding.

IN WITNESS WHERE OF, Grantor has executed this Deed as of the day and year first hereinabove written.

Catherine M. Stuart  
Catherine M. Stuart

STATE OF California  
COUNTY OF Sacramento

On this 11 day of April, 2000, before me, a notary public, in and for said county and state, personally appeared Catherine M. Stuart, personally known to me to be the person who executed the above instrument, who acknowledged to me that he or she executed the same freely and voluntarily for the purposes therein stated.

Leslie A. Yorston  
NOTARY PUBLIC

MY COMMISSION EXPIRES:  
June 6, 2000



0527027  
BK 1101 PG 1288

EXHIBIT "A" (160)

A timeshare estate comprised of an undivided interest as tenants in common in and to that certain real property and improvements as follows: An undivided 1/1326th interest in and to Lot 160 as designated on TAHOE VILLAGE UNIT No. 1 - 14th AMENDED MAP, recorded September 16, 1996, as Document No. 396458 in Book 996 at Page 2133, Official Records, Douglas County, Nevada, EXCEPTING THEREFROM that certain real property described as follows: Beginning at the Northeast corner of Lot 160; thence South 31 11'12" East 81.16 feet; thence South 58 48'39" West 57.52 feet; thence North 31 11'12" West 83.00 feet; thence along a curve concave to the Northwest with a radius of 180 feet, a central angle of 18 23'51", an arc length of 57.80 feet the chord of said curve bears North 60 39'00" East 57.55 feet to the Point of Beginning. Containing 4,633 square feet, more or less, as shown on that Boundary Line Adjustment Map recorded as Document No. 463765; together with those easements appurtenant thereto and such easements and use rights described in the Declaration of Timeshare Covenants, Conditions and Restrictions for THE RIDGE POINTE recorded November 5, 1997, as Document No. 0425591, and as amended on March 19, 1999 as Document No. 463766, and subject to said Declaration; with the exclusive right to use said interest, in Lot 160 only, for one Use Period each year in accordance with said Declaration.

A portion of APN: 0000-40-050-450

0527027

BK 110 | PG 1289

Contract No. 1600528A

AFFIDAVIT

STATE OF NEVADA )  
 )  
County of Clark )

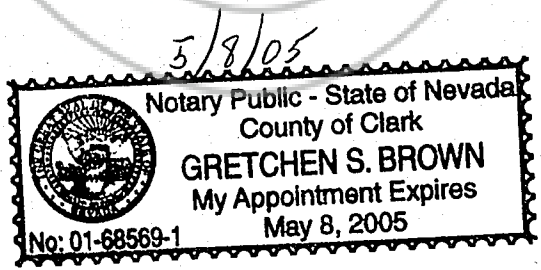
Ridge Pointe Limited Partnership, a Nevada Limited Partnership, being first duly sworn upon oath, deposes says:

That, for purposes of accepting delivery of the foregoing Deed in Lieu of Foreclosure and affiant executing this Affidavit, he is a duly authorized officer or agent of the Grantee named therein; that he has read the Deed in Lieu of Foreclosure and knows the contents thereof; that to the best of his own knowledge, there is no statement contained in the terms, warranties and covenants therein set forth which is false; that in executing this Affidavit, and subject to the following provision, Grantee hereby accepts said Deed in Lieu of Foreclosure and agrees to its term and covenants and approved the warranties therein contained, provided that there are no encumbrances, liens, adverse claims, defects, or other charges or matter appearing in the public records attaching subsequent to the recording of the Deed of Trust which affects the property deeded and provided further that Grantor is the sole, titled record owner of the property.

Ridge Pointe Limited Partnership, a Nevada Limited Partnership

By: *Delinda Sargent*  
Delinda Sargent,  
Authorized Representative

Subscribed, sworn to and acknowledged before me this 24 day of September, 2001.



*Gretchen S. Brown*  
Notary Public

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COPY

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

2001 NOV -6 AM 9: 56

LINDA SLATER  
RECORDER

\$17<sup>00</sup> PAID *Ka* DEPUTY

0527027

BK 1101 PG 1291