

APN: 0000-40-050-430

A Portion of APN: 0000-40-050-450
Transfer Tax: 1.95
Contract No. 1600813B

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

Deed in Lieu of Foreclosure

Grantor

THIS DEED is made this 14 day of JULY, 2001, between **Kelley J. Owens and Chris B. Robbins, a single woman and a single man, together as joint tenants with right of sruvivorship** having the address of **959 Heartwood Ave., Vallejo, CA 94591 and Ridge Pointe Limited Partnership, a Nevada Limited Partnership, 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 **Kelley J. Owens and Chris B. Robbins, a single woman and a single man, together as joint tenants with right of sruvivorship** as trustor therein to Stewart Title of Douglas County as trustee in favor of Grantee as beneficiary and recorded on **December 18, 1998** in Book **1298** as Page Number **4465** as Document Number **456868** 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 here in above written.

Dated: July 14, 2001

Kelley J. Owens
Kelley J. Owens

Chris B. Robbins
Chris B. Robbins

STATE OF California
COUNTY OF Solano

On this 14th day of July, 2001, before me, a notary public, in and for said county and state, personally appeared **Kelley J. Owens and Chris B. Robbins a single woman and a single man, together as joint tenants with right of sruvivorship**, 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.

Donna Spangler
NOTARY PUBLIC

MY COMMISSION EXPIRES:
February 9, 2005



0527029
BK 1101 PG 1295

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 or 1/2652nd interest in and to lot 160 as shown and defined 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, and as amended on Map filed on March 19th, 1999 as file number 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 15th, 1997, as Document No. 0425591, and subject to said Declaration; with the exclusive right to use said interest, in Lot 160 only, for one Use Period every other year in ODD -numbered years in accordance with said Declaration.

A portion of APN: 0000-40-050-460

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BK 1101 PG 1296

COPY

REQUESTED BY

Santerra

IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2001 NOV -6 AM 9: 58

LINDA SLATER
RECORDER

\$ 17.00 PAID kg DEPUTY

0527029

BK 110 | PG 1298