

17- an APN: 42-234-40

a portion of - APN: 42-254-40  
Transfer Tax 1.30  
Contract No. 2804034B

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

DB  
\* Grantor

Deed in Lieu of Foreclosure

THIS DEED is made this 18th day of April, 2000, between **Victor L. Harris, and Karen K. Harris, Husband and Wife** having the address of **333 Northwest 84th Street, Oklahoma City, OK 73114** and **Harich Tahoe Developments**, a Nevada General Partnership, ~~At Sunterra Resorts / The Ridge Tahoe~~, 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 **Victor L. Harris and Karen K. Harris Husband and Wife** as trustee therein to Stewart Title of Douglas County as trustee in favor of Grantee as beneficiary and recorded on July 7, 1997 in Book 0797 as Page Number 0879 as Document Number 0416615 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.

Victor L. Harris  
Victor L. Harris

Karen K. Harris  
Karen K. Harris

STATE OF OK  
COUNTY OF OK

SEAL

On this 18th day of April, 2000, before me, a notary public, in and for said county and state, personally appeared **Victor L. Harris and Karen K. Harris**, 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.

Brenda Seals Hopkins  
NOTARY PUBLIC

MY COMMISSION EXPIRES:  
7-1-2002

SEAL

SEAL

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EXHIBIT "A" (28)

An undivided 1/102nd interest as tenants in common in and to that certain real property and improvements as follows: (A) An undivided 1/50th interest in and to Lot 28 as shown on Tahoe Village Unit No. 3-13th Amended Map, recorded December 31, 1991, as Document No. 268097, rerecorded as Document No. 269053, Official Records of Douglas County, State of Nevada, excepting therefrom Units 1 through 50 (inclusive) as shown on said map; and (B) Unit No. 040 as shown and defined on said map; together with those easements appurtenant thereto and such easements described in the Fourth Amended and Restated Declaration of Time Share Covenants, Conditions and Restrictions for The Ridge Tahoe recorded February 14, 1984, as Document No. 096758, as amended, and in the Declaration of Annexation of The Ridge Tahoe Phase Six, recorded December 18, 1990, as Document No. 241238, as amended by Amended Declaration of Annexation of The Ridge Tahoe Phase Six, recorded February 25, 1992, as Document No. 271727, and as described in the Recitation of Easements Affecting The Ridge Tahoe recorded February 24, 1992, as Document No. 271619, and subject to said Declarations; with the exclusive right to use said interest, in Lot 28 only, for one week every other year in ODD -numbered years in accordance with said Declarations.

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Contract No. 2804034B

**AFFIDAVIT**

STATE OF NEVADA )  
  )  
County of Clark    )

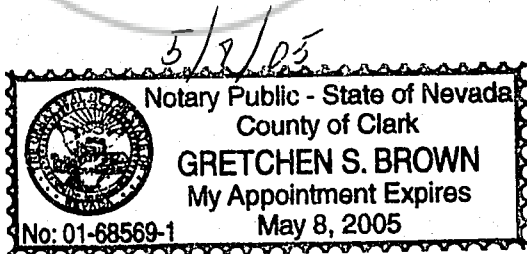
Harich Tahoe Developments, a Nevada General Partnership, being first duly sworn upon oath, deposes says:

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.

Harich Tahoe Development, a  
Nevada General 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

Susterra

IN OFFICIAL RECORDS OF  
DOUGLAS CO. NEVADA

2001 NOV -6 AM 10: 08

LINDA SLATER  
RECORDER

\$ 17<sup>00</sup> PAID 10 DEPUTY

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