

R.P.T.T.: \$ 15.60

A portion of APN 0000-40-050-460

#16-012-45-81

THE RIDGE POINTE GRANT, BARGAIN, SALE DEED

THIS INDENTURE, made this 11th day of November, 2001 between Ridge Pointe ^{an unmarried man} ~~an unmarried man~~ Limited Partnership, a Nevada limited partnership, Grantor and WILLIAM K. SMITH, ~~AN~~ MUTLU UGUR, ^{an} ~~an~~ ^{JK} ~~UNMARRIED MAN~~, UNMARRIED WOMAN as Joint ^{Tenants} ~~Tenancy~~ with Right Of Survivorship Grantee;
WITNESSETH:

That Grantor, in consideration for the sum of TEN DOLLARS (\$10.00), lawful money of the United States of America, paid to Grantor by Grantee, the receipt whereof is hereby acknowledged, does by these presents grant, bargain and sell unto the Grantee and Grantee's heirs and assigns, all that certain property located and situated in Douglas County, State of Nevada, more particularly described on 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;

SUBJECT TO any and all matters of record, including taxes, assessments, easements, oil and mineral reservations and leases, if any, rights of way, agreements and the Declaration of Timeshare Covenants, Conditions and Restrictions of the Ridge Pointe dated October 8, 1997 and recorded November 5, 1997, as Document no. 0425591, Book 1197, Page 0678, Official Records of Douglas County, Nevada, and which Declaration is incorporated herein by this reference as if the same were fully set forth herein;

TO HAVE AND TO HOLD all and singular the premises, together with the appurtenances, unto the said Grantee and Grantee's assigns forever.

IN WITNESS WHEREOF, the grantor has executed this conveyance the day and year first above written.

STATE OF ARIZONA }
 } SS.
COUNTY OF Yavapai }

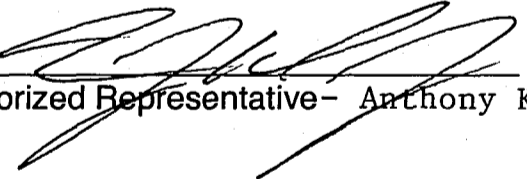
RIDGE POINTE LIMITED PARTNERSHIP,
a Nevada limited partnership


By: Pointe Partners, L.P., a Nevada
limited partnership
Its: Managing General Partner

On this 11 day of NOV, 2001, personally appeared before me, a notary public, Anthony Kowal known to me to be the Authorized Representative of Lakewood Developments, a Nevada corporation and _____ acknowledged to me that he executed the document on behalf of said corporation as general partner of Harich Tahoe Developments, a Nevada general partnership, as general partner of Pointe Partners, L.P., a Nevada limited partnership, as managing general partner of Ridge Pointe, L.P. a Nevada limited partnership,

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

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

By: 
Authorized Representative- Anthony Kowal


Notary Public

NOTARY PUBLIC
STATE OF ARIZONA
Yavapai County
MARGO TURNER
My Commission Expires 12/21/01

WHEN RECORDED MAIL TO:
Sunterra Financial Services, Inc.
9921 Covington Cross Dr., Suite 105
Las Vegas, NV 89144

0528749

BK 1101 PG 8918

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 1/2652nd 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 $31^{\circ}11'12''$ East 81.16 feet; thence South $58^{\circ}48'39''$ West 57.52 feet; thence North $31^{\circ}11'12''$ West 83.00 feet; thence along a curve concave to the Northwest with a radius of 180 feet, a central angle of $18^{\circ}23'51''$, an arc length of 57.80 feet the chord of said curve bears North $60^{\circ}39'00''$ 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 every other year in even -numbered years in accordance with said Declaration.

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REQUESTED BY
STEWART TITLE of DOUGLAS COUNTY
IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

2001 NOV 29 AM 11: 10

LINDA SLATER
RECORDER

\$ 15.00 PAID KQ DEPUTY

0528749

BK 1101 PG 8919