Sunterra Financia Services - Ricon Dept. 3865 W Cheyenne Ave Bldg 5 NO LAS UEGAS NV 89032

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

A Portion of: 0000-40-050-460 and 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 **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: 4-10 2002

> 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

General Partner

By: Delinda Sargent

Title: Authorized Representative

State of Nevada) County of Clark)

This instrument was acknowledged before me, _, on <u>4-10-01</u>_,2002 by Delinda Sargent 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. DUALA TENLEY My commission expires: 9/20/05

Notary/Public

See next page for attached "Exhibit A"

G:\Departments\Reconveyance\Geoff\Ridge Point at Tahoe\Master Blanket Sub Tr & Full Reconv-Ridge **54 1 5 3 9** Pte.doc

NOTARY PUBLIC

County of Clark KYDRA HARVEY

Appt. No. 01-67281-1 My Appt. Expires Feb. 20, 2005 Owner Name and Vesting

Tenants

Interval

Numbers

RPT1600614B

RPT.3.14.02

Data Dol

Date

3/14/02

