pm APN: 42-288-01

Contract No. 3719150C R.P.TT \$ 1.30

DEED IN LIEU OF FORECLOSURE

THIS DEED is made this 20th day of MALCM, 2002, between Mel Littlejohn, and Katrina Littlejohn, husband and wife as joint tenants with right of survivorship as Grantor, having the address of 7628 Darla Way, Sacramento, CA 95828, and Ridge Pointe Limited Partnership, a Nevada limited partnership, dba Sunterra Resorts, 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 Mel Littlejohn and Katrina Littlejohn as trustor therein to Stewart Title of Douglas County, a Nevada Corporation, as trustee in favor of Grantee as beneficiary and recorded on 10/22/1999 in Book 1099 as Page Number 3936 as Document Number 479246 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.

hereinabove written.	OF, Grantor has executed this Deed as of the day and year first
Mel Lickejohn	Katrina Littlejohn
STATE OF	ka gartum egenetele gefigi dit brete eta bilijerilere eta bilijerilere eta eta eta eta eta eta eta eta eta et
COUNTY OF)	
personally appearedMel Little	, 2002, before me, a notary public, in and for said county and state, john and Katrina Littlejohn , personally known to me to be the person, who acknowledged to me that he/she or they executed the same free herein stated.
	MY COMMISSION EXPIRES:
NOTARY PUBLIC	MY COMMISSION EXPIRES:

CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

State of California)	
County of Sacramento	ss.	
	Sonna A. Graham, Notary Pub	1 ic
Date Vatnina lit	Name and Title of Officer (e.g., "Jane Doe, N	otary Public")
personally appeared <u>Katrina Lit</u>	Name(n) of Signer(s)	_
	□ personally known to me□ proved to me on the baseevidence	is of satisfactory
	to be the person(whose subscribed to the within acknowledged to me that he	instrument and
SONNA A. GRAHAM Commission # 1178143 Notary Public - California	the same in his/tel/th capacity(ies), and that the signature(>) on the instrument the entity upon behalf of which	the person(*), o
Sacramento County My Comm. Expires Apr 29, 2002	acted, executed the instrumer	76.
	MITNESS my band and officia	الممما
	WITNESS my hand and officie	seal.
	Same Ala	house
Place Notary Seal Above	WITNESS my hand and officient	house
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CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

County of <u>Sacramento</u>	ss.
Date	nna A. Graham, Notary Public Name and Title of Officer (e.g., "Jane Doe, Notary Public")
personally appeared Mel Littlejohn	
	Name(s) of Signer(s) personally known to me proved to me on the basis of satisfactory evidence
	to be the person() whose name (s) is are subscribed to the within instrument and acknowledged to me the he he/they executed the same in his per/their authorized capacity(ies), and that by his/her/their
SONNA A. GRAHAM Commission # 1178143 Notary Public - California Sacramento County	signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.
My Comm. Expires Apr 29, 2002	WITNESS my hand and official seat
	Storage Storken
	Signature of Notary Public
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Prod. No. 5907

Reorder: Call Toll-Free 1-800-876-6827

EXHIBIT "A" (37)

An undivided 1/102nd interest as tenants in common in and to that property and improvements as real follows: (A) An individed 1\106th interest in and to Lot 37 as shown on 3-13th Amended Map, recorded December 31, Village Unit No. Document No. 268097, rerecorded as 1991, as Document Records of Douglas County, State of Nevada. 269053, Official excepting therefrom Units 039 through 080 (inclusive) and Units through 204 (inclusive) as shown on that Condominium Plan Recorded July 1988, 14, Document as shown and defined on said 182057; and (B) Unit No. 191 together with those easements appurtenant Condominium Plan; thereto and such easements described in the Fourth Amended Declaration of Time Share Covenants, Conditions and Restrictions for The Ridge Tahoe recorded February 14, 1984, 096758, as amended, and in the Declaration of Document No. Annexation of The Ridge Tahoe Phase Five recorded August Document No. 184461, as amended, 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 37 only, for one week every other year in the odd "Season" as defined in and -numbered years in the swing in accordandce with said Declarations.

A portion of APN: 42-288-01

IN OFFICIAL RECORDS OF DOUGLAS CO. HEVADA

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RECORDER

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