

When Recorded Mail To:
Sunterra Financial Services, Inc.
Reconveyance Department
3865 W. Cheyene
Las Vegas, NV 89032

A Portion of: 0000-40-050-460 and 0000-40-050-450
NEW 1319-30-712-001

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 1 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.

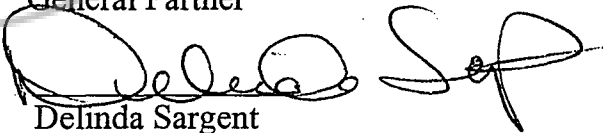
Dated: 2002

BENEFICIARY AND SUBSTITUTED TRUSTEE,
RIDGE POINTE LIMITED PARTNERSHIP,
a Nevada limited partnership

By: Pointe Partners, LP,
A Nevada limited partnership
Its: Managing General Partner

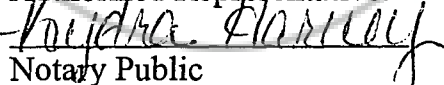
By: Harich Tahoe Developments,
A Nevada general partnership
Its: General Partner

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

By: 
Delinda Sargent
Title: Authorized Representative

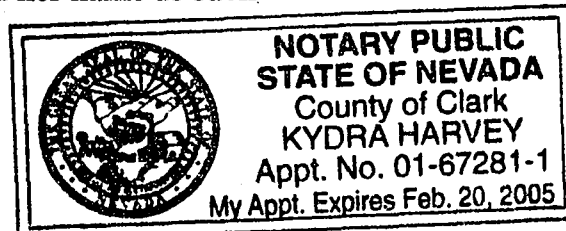
State of Nevada)
County of Clark)

This instrument was acknowledged before me, Wednesday, on May 22nd, 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.


Notary Public

My commission expires: 2/20/05

See next page for attached "Exhibit A"



Interval Number	Owner Name and Vesting	Date of Purchase	Date DOT Recorded	OR Book	OR Page	Instru No.	Trustee
1600238A-1	Thomas Kerivan Jr. and Dahlene Kerivan, Husband and Wife as Joint Tenancy	3/16/00	3/31/00	0300	5929	489016	Ridge Pointe LTD

REQUESTED BY
Suterra
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2002 JUL 11 AM 11: 16

LINDA SLATER
RECORDER

\$1800 PAID K2 DEPUTY

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BK0702PG03169