

WHEN RECORDED MAIL TO:

ARM FINANCIAL CORPORATION
P.O. BOX 85309
SAN DIEGO, CA 92186-5309

MAIL TAX STATEMENTS TO:

SUNTERRA FINANCIAL SERVICES, INC.
3865 W. CHEYENNE AVE.
BLDG. 5
NORTH LAS VEGAS, NV 89032

1255378

2001-54488-TGZ

Space above this line for recorder's use only

Trustee Sale No. 01-04770 Loan No. 2728027481 Title Order No. 899169

TRUSTEE'S DEED UPON SALE

RECORDING REQUESTED BY
FIRST AMERICAN TITLE COMPANY
AS AN ACCOMMODATION ONLY

APN 0000-42-254-270 PTN

The undersigned grantor declares:

- 1) The Grantee herein was the foreclosing beneficiary.
- 2) The amount of the unpaid debt together with costs was \$33,189.99
- 3) The amount paid by the grantee at the trustee sale was \$33,189.99
- 4) The documentary transfer tax is \$43.55
- 5) Said property is in STATELINE, NV

and ARM FINANCIAL CORPORATION (herein called Trustee), as the duly appointed Trustee under the Deed of Trust hereinafter described, does hereby grant and convey, but without covenant or warranty, express or implied, to HARICH TAHOE DEVELOPMENTS (herein called Grantee), all of its right, title and interest in and to that certain property situated in the County of DOUGLAS, State of Nevada, described as follows:

AS MORE FULLY DESCRIBED IN EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF

400 RIDGE CLUB DR., , STATELINE, NV 89449

RECITALS:

This conveyance is made pursuant to the powers conferred upon Trustee by that certain Deed of Trust dated 03/06/1995 and executed by CURTIS DALE MILLER, A SINGLE MAN AND RICKY DALE JENKINS, A SINGLE MAN TOGETHER AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP, as Trustor, and Recorded on 03/20/1995 as Instrument 358200 in Book 0395 at Page 2715 of official records of DOUGLAS County, Nevada, and after fulfillment of the conditions specified in said Deed of Trust authorizing this conveyance.

0547341

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T.S. #: 01-04770
LOAN #: 2728027481
ORDER #: 899169

Default occurred as set forth in a Notice of Default and Election to Sell which was recorded in the Office of the Recorder of said County, and such default still existed at the time of sale.

All requirements of law regarding the mailing of copies of notices or the publication of a copy of the Notice of Default or the personal delivery of the copy of the Notice of Default and the posting and publication of copies of the Notice of a Sale have been complied with.

Trustee, in compliance with said Notice of Trustee's Sale and in exercise of its powers under said Deed of Trust, sold the herein described property at public auction on 07/02/2002. Grantee, being the highest bidder at said sale, became the purchaser of said property for the amount bid being \$33,189.99 in lawful money of the United States, or by credit bid if the Grantee was the beneficiary of said Deed of Trust at the time of said Trustee's Sale.

DATE: July 11, 2002

ARM FINANCIAL CORPORATION, as Trustee

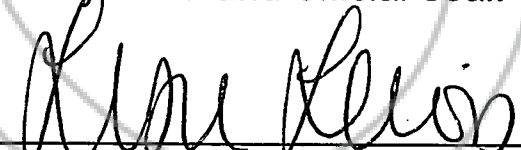

BEVERLY K. HUBER, ASST. VICE PRESIDENT

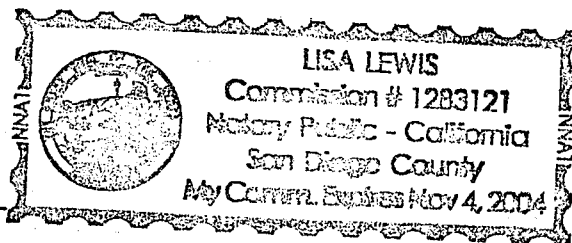

CINDI STEWART, ASSISTANT SECRETARY

STATE OF CALIFORNIA
COUNTY OF SAN DIEGO

On July 11, 2002 before me, LISA LEWIS, a Notary Public in and for said county, personally appeared BEVERLY K. HUBER, ASST. VICE PRESIDENT and CINDI STEWART, ASSISTANT SECRETARY personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.


Notary Public in and for said County and State



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Exhibit "A"

An undivided 1/51st 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. 27 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 each year in accordance with said Declarations.

REQUESTED BY
FIRST AMERICAN TITLE CO.

IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

2002 JUL 17 PM 3: 27

LINDA SLATER
RECORDER

\$/6 PAID *KJ* DEPUTY

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