

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

A PN#-319-30-712-001

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.

> DEEDS OF TRUST "EXHIBIT A" CONSISTS OF

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: August 30, 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

NOTARY PUBLIC County of Clark LISA CADY Appt. No. 01-67132-1 My Appt. Expires Feb. 9, 2005

By: Lakewood Developments,

A Nevada corporation

General Partner Its:

By: Delinda Sargent

Title: Authorized Representative

State of Nevada) County of Clark)

This instrument was acknowledged before me, 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.

My commission expires: 2/9/05

Notary Public

See next page for attached "Exhibit A"

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0551946

lease A

Ridge Pointe Limited A Portion of the APN# 0000-40-050-450

								RPT1602124C			RPT1601027A				RPT1600918A			RPT1601335C			
					<			Tenants with right of survivorship	Husband and Wife as Joint	Eric Morris and Cynthia Morris,	Undivided 1/2 intrest	Walker,A single man as to an	Undivided 1/2 intrest and Tyron	Travis Helton, A Single Manas to	tenants	Heard ,Husband and Wife as Joint	Ronald Heard Jr. and Angela	Joint tenants	persidsky,Husband and Wife as	Maxim Persidsky and Zoria	Owner Name and Vesting
							1	6/12/99		\	7/31/99	/		/	2/27/99			3/25/00			Date of Purchase
/					/	/	/	8/27/99	/		8/23/99	/	1	(/	3/15/99			4/7/00			Date DOT Recorded
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	1	1	1				/	/							463278			489505			Instru No.
)					475361 Ridge Pointe LTD. Partners			475052 Ridge Pointe LTD. Partners				463278 Ridge Pointe LTD. Partners			Ridge Pointe LTD. Partners			Trustee

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REQUESTED BY

IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2002 SEP 12 AM 11: 37

LINDA SLATER
RECORDER

/8 PAID X 2 DEPUTY