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

APN#-1319-30-712-011

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 5 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: October 31 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

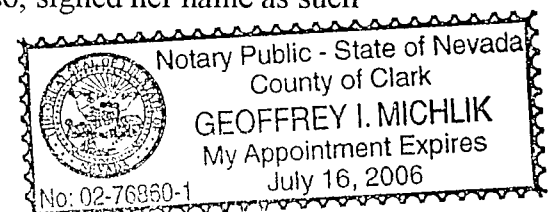
State of Nevada)
County of Clark)

This instrument was acknowledged before me, October, on 31, 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: 7-16-06

See next page for attached "Exhibit A"



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

Deed of Release
 Exhibit A

	Owner Name and Vesting	Date of Purchase	Date DOT Recorded	OR Book	OR Page	Instr. #	Trustee
RPT0050	John P. Romanucci and Sharon J. Romanucci - Husband and Wife as Joint Tenants with Right Of Survivorship	1/19/2002	1/31/2002	0102	09497	533644	Ridge Pointe LTD. Partnership
RPT0111	John C. Gilley and Anne C. Kowalski - An unmarried man and an unmarried woman, as Tenants In Common	4/2/2002	4/24/2002	0402	07266	540429	Ridge Pointe LTD. Partnership
RPT0219	David M. Keeley and Sharon Kay Keeley - Husband and Wife as Joint Tenants with Right Of Survivorship	6/11/2002	6/27/2002	0602	08989	545786	Ridge Pointe LTD. Partnership
RPT0246	Joe B. Garcia and Bonnie L. Garcia - Husband and Wife as Joint Tenants with Right Of Survivorship	6/29/2002	7/17/2002	0702	05120	547292	Ridge Pointe LTD. Partnership
RPT0258	Geoffrey Kurtz and Lisa B. Kurtz - Husband and Wife as Joint Tenants with Right Of Survivorship	8/5/2002	8/20/2002	0802	5970	549894	Ridge Pointe LTD. Partnership
TOTAL = 5							

REQUESTED BY
Susterra
 IN OFFICIAL RECORDS OF
 DOUGLAS CO., NEVADA
 2002 NOV 15 AM 11:47
 LINDA SLATER
 RECORDER
 \$18⁰⁰ PAID *K2* DEPUTY

0557903

BK 1102 PG 06358