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

A Portion of: 1819-30-712001:0050-450

**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.

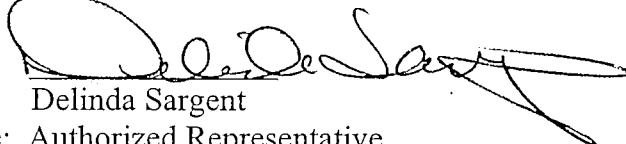
Dated: May 13<sup>th</sup> 2002

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

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

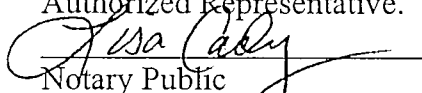
By: Harich Tahoe Developments,  
A Nevada general partnership  
Its: General Partner

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

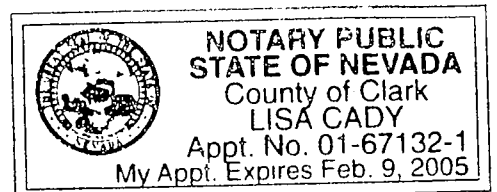
By:   
Delinda Sargent  
Title: Authorized Representative

State of Nevada)  
County of Clark)

This instrument was acknowledged before me, May 13<sup>th</sup>, on Monday, 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  
See next page for attached "Exhibit A"

My commission expires:





COPY

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

2002 NOV 20 AM 11:56

LINDA SLATER  
RECORDER

\$ 19<sup>00</sup> PAID KJ DEPUTY

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