

Recording Requested By:
Stewart Title of Douglas County

When Recorded Mail To:
✓ Sunterra Financial Services, Inc.
9921 Covington Cross Drive, Suite 105
Las Vegas, NV 89144

Contract: 1601504B
A Portion of APN: 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 Deed of Trust, dated August 11, 1998, made by Carlos Vargas, an unmarried man and Shelly Galicia, an unmarried woman together as joint tenants with right of survivorship, Trustors to Stewart Title of Douglas County, 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 in Book 898, at Page 6301, Document # 448229, hereby substitutes Sunterra Corporation, a Maryland Corporation, as Trustee in Lieu of the above named Trustee under said Deed of Trust. Sunterra Corporation, a Maryland Corporation 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.

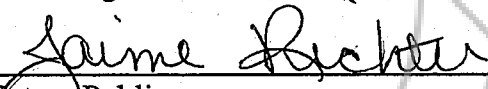
Dated: April 12, 2000

BENERICIARY AND SUBSTITUTED TRUSTEE
SUNTERRA CORPORATION DBA Ridge Pointe Limited Partnership

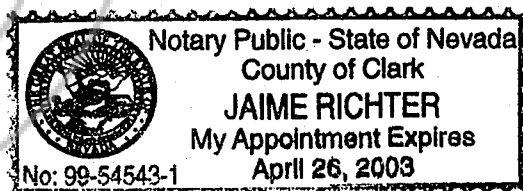

By: Debora Toal Lee, its Authorized Representative

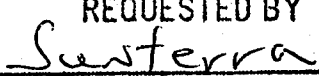
State of Nevada)
)
County of Clark)

This instrument was acknowledged before me on April 12, 2000, by, Debora Toal Lee who acknowledged to me to be the authorized agent of Sunterra Corporation and that as such agent, being authorized to do so, signed her name as such agent.


Notary Public


My Commission expires:



REQUESTED BY

IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

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LINDA SLATER
RECORDER

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