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

A Portion of APN per Attached "Exhibit A"

## SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

HARICH TAHOE DEVELOPMENTS, a Nevada General 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 HARICH TAHOE DEVELOPMENTS, a Nevada General 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 DEED(S) OF TRUST

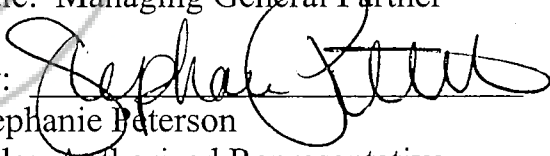
Beneficiary hereby substitutes HARICH TAHOE DEVELOPMENTS, A Nevada General Partnership, as Trustee in Lieu of the above named Trustee under said Deed of Trust. HARICH TAHOE DEVELOPMENTS, a Nevada General Partnership, hereby accepts said appointment as Trustee under said Deed of Trust and, as successor 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: \_\_\_\_\_ 2002

BENEFICIARY AND SUBSTITUTED TRUSTEE,  
HARICH TAHOE DEVELOPMENTS, a Nevada  
General Partnership,

By: Lakewood Development, Inc.,  
A Nevada Corporation

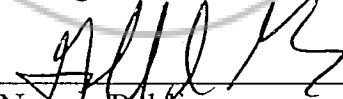
Title: Managing General Partner

By:   
Stephanie Peterson

Title: Authorized Representative

State of Nevada)  
County of Clark)

This instrument was acknowledged before me, 19th, on September, 2002 by Stephanie Peterson who acknowledged to me to be the Authorized Representative of Lakewood Development, Inc., a Nevada Corporation, and that as such representative, being authorized to do so, signed her name as such Authorized Representative.

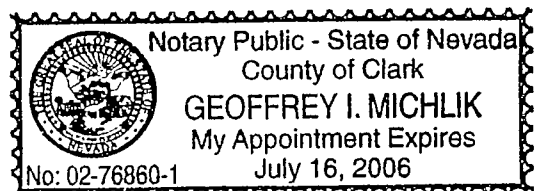
  
Notary Public

My commission expires: 7-16-06

See next page for attached "Exhibit A".

0558462

BK 1102 PG 08393



Interval Number	Owner Name and Vesting	Date of Purchase	Date DOT Recorded	OR Book	OR Page	Instrument No.	Trustee
N/A	Harley L. Fagan Jr. and Lisa Fagan, Husband and Wife, as joint tenants with right of survivorship	12/3/98	12/3/98	1298	773	455600	Harich Tahoe Development

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

2002 NOV 20 PM 12: 24

LINDA SLATER  
RECORDER

PAID *18* DEPUTY