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PTN APN 1319-30-712-001

Contract No. RPT1602014B

R.P.T.T. \$

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DEED IN LIEU OF FORECLOSURE

THIS DEED is made this 12th day of September 2002, between FERINA DUENAS, as Grantor, having the address of 7419 GARDEN GATE DR, CITRUS HEIGHTS, CA 95621 and Ridge Pointe Limited Partnership, a Nevada limited partnership, dba Sunterra Resorts, Grantee, having a mailing address of Post Office Box 5790, Stateline, Nevada 89449.

Grantor, in consideration of the sum of Ten Dollars (\$10.00) or other good and valuable consideration, the receipt and adequacy of which is hereby acknowledged, does by these presents grant, bargain, and sell unto Grantee, Grantee's heirs, personal representatives, successors and assigns, forever, all that certain property situated in the County of Douglas State of Nevada, described as follows:

See Exhibit A attached hereto and incorporated herein by this reference;

Together with the tenements, hereditaments and appurtenances thereunto belonging or appertaining, and the reversion and reversions, remainder and remainders, rents, issues and profits thereof, and all personal property of Grantor, if any, therein (all of the foregoing shall hereinafter be referred to as the "Property");

To have and to hold the Property unto the said Grantee, Grantee's heirs, personal representatives, successors and assigns, forever.

This Deed is an absolute conveyance of title to the Property to Grantee and is not intended as a mortgage, trust conveyance, or security of any kind, Grantor having transferred said Property to Grantee for a fair and adequate consideration including full satisfaction and discharge of all obligations secured by that Deed of Trust executed by FERINA DUENAS as trustor therein to Stewart Title of Douglas County, a Nevada Corporation, as trustee in favor of Grantee as beneficiary and recorded on 12/10/1998 in Book 1298 as Page Number 2598 as Document Number 456242 in the Official Records of Douglas County, Nevada.

Grantor declares and warrants to Grantee and any title insurance company subsequently insuring title to the Property that this conveyance is freely and voluntarily made and not under coercion or duress; except for easements and restrictions of record and above Deed of Trust, title to the Property is free and clear of all liens and encumbrances; Grantor is the sole owner of the Property and has not previously assigned, alienated, or transferred all or any part of the Property; the granting of this Deed is not being done with the intent to defraud creditors; and Grantor is not a party to any bankruptcy or other insolvency proceeding.

IN WITNESS WHERE OF, Grantor has executed this Deed as of the day and year first hereinabove written.

Ferina Duenas
Grantor FERINA DUENAS

STATE OF *California*

COUNTY OF *Contra Costa*) SS

On this 12th day of September 2002, before me, a notary public, in and for said county and state, personally appeared FERINA DUENAS, personally known to me to be the person who executed the above instrument, who acknowledged to me that he/she or they executed the same freely and voluntarily for the purposes therein stated.

Christine D. Speer
NOTARY PUBLIC

MY COMMISSION EXPIRES: 01 August 2006



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EXHIBIT "A" (160)

A timeshare estate comprised of an undivided interest as tenants in common in and to that certain real property and improvements as follows: An undivided 1/2652nd interest in and to Lot 160 as shown and defined on TAHOE VILLAGE UNIT No. 1 - 14th AMENDED MAP, recorded September 16, 1996, as Document No. 396458 in Book 996 at Page 2133, Official Records, Douglas County, Nevada; together with those easements appurtenant thereto and such easements and use rights described in the Declaration of Timeshare Covenants, Conditions and Restrictions for THE RIDGE POINTE recorded November 5, 1997, as Document No. 0425591, and subject to said Declaration; with the exclusive right to use said interest, in Lot 160 only, for one Use Period every other year in ODD-numbered years in accordance with said Declaration.

A portion of APN: 0000-40-050-450

COPY

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

2002 NOV 20 PM 12: 29

LINDA SLATER
RECORDER

\$15⁰⁰ PAID KJ DEPUTY

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