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

A PN#-319-30-712-001

**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 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 7 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:                      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

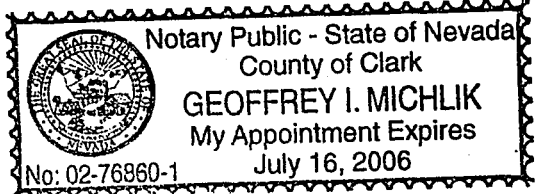
State of Nevada)  
County of Clark)

This instrument was acknowledged before me, October, on 10, 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"



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BK1102PG08405

	Owner Name and Vesting	Date of Purchase	Date DOT Recorded	OR Book	OR Page	Instru No.	Trustee
RPT0249	Diana Restrepo, A Single Woman, Sole and Separate Property	7/2/02	7/17/02	0702	5126	547295	Ridge Pointe LTD. Partnership
RPT0239	Linda G. Gerard and Kenneth R. Gerard, Wife and Husband as Community Property with Right Of Survivorship	6/26/02	7/12/02	0702	3506	546933	Ridge Pointe LTD. Partnership
RPT0231	Gerard J. Mc Shane and Carol A. Holder-Mc Shane, Husband and Wife as Joint Tenants with right of survivorship	6/21/02	7/12/02	0702	3514	546937	Ridge Pointe LTD. Partnership
RPT0212	Sandra J. Woodruff an Unmarried Woman and Gloria F. Abeytia an Unmarried Woman as Joint Tenants	5/31/02	6/18/02	0602	5574	544977	Ridge Pointe LTD. Partnership
RPT0120	William L. Nordin and Elaine N. Nordin , Husband and Wife as, Joint Tenancy with Right of Survivorship	6/26/02	7/12/02	0702	3518	546939	Ridge Pointe LTD. Partnership
RPT0116	Barbara Ann Ackerman , An Unmarried Woman	6/17/02	7/3/02	0702	1069	546338	Ridge Pointe LTD. Partnership
RPT0110	William Fallis and Melanie Fallis, Husband and Wife as Joint Tenants with Right Of Survivorship	4/1/02	4/12/02	0402	3292	539300	Ridge Pointe LTD. Partnership

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COPY

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

2002 NOV 20 PM 2: 04

LINDA SLATER  
RECORDER

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

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