

✓ 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 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: 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

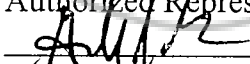
By: Harich Tahoe Developments,
A Nevada general partnership
Its: General Partner

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

By: 
Delinda Sargent
Title: Authorized Representative

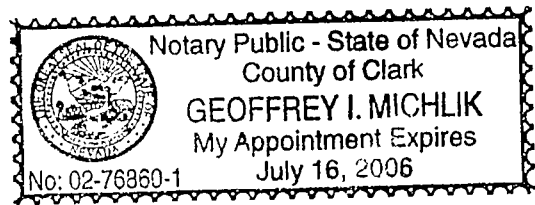
State of Nevada)
County of Clark)

This instrument was acknowledged before me, 2, on October, 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"



| | Owner Name and Vesting | Date of Purchase | Date DOT Recorded | OR Book | OR Page | Instru No. | Trustee |
|-------------|---|------------------|-------------------|---------|---------|------------|----------------------------------|
| RPT1602024C | Priscilla A. Ferrell, Sole Owner | 6/12/99 | 6/25/99 | 0699 | 5209 | 471049 | Ridge Pointe LTD. Partnership |
| RPT1600644C | Mauro Politi and S. Ross Kleinberg Richard Feliscian Jr and Connie S. Feliscian, Husband and Wife as Joint Tenants | 1/3/00 | 2/11/00 | 0200 | 1811 | 486119 | Ridge Pointe LTD. Partnership |
| RPT1600622C | | 8/27/99 | 11/30/99 | 1199 | 5021 | 481635 | Ridge Pointe LTD. Partnership |
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REQUESTED BY
Santerra
 IN OFFICIAL RECORDS OF
 DOUGLAS CO., NEVADA

2002 NOV 20 PM 2: 09

LINDA SLATER
 RECORDER
 \$18 PAID *kg* DEPUTY

0558474
 BK 1102 PG 08418