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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 ___ 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: 10/17/ 2002

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

By: Lakewood Development, Inc.,
A Nevada Corporation
Title: Managing General Partner

By: 
Delinda Sargent
Title: Authorized Representative

State of Nevada)
County of Clark)

This instrument was acknowledged before me, 17, on October, 2002 by Delinda Sargent 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.

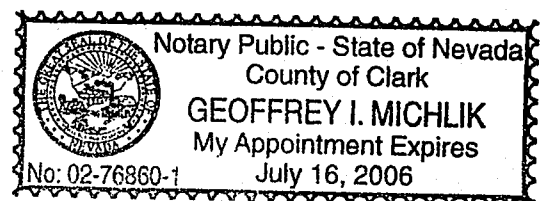

Notary Public

My commission expires: 7-16-06

See next page for attached "Exhibit A".

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BK 1102 PG 08425



Owner Name and Vesting	Date of Purchase	Date DOT Recorded	OR Book	OR Page	Instrument No.	Trustee
Ramon Manahan and Erlinda Manahan, Husband and Wife	8/22/91	7/28/95	0795	4272	367002	Harich Tahoe Developments Partnership
George Zachos and Evelyn Zachos, Husband and Wife	5/24/91	5/24/91	0591	3698	251408	Harich Tahoe Developments Partnership

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BK 1102 PG 08426

COPY

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

2002 NOV 20 PM 2: 13

LINDA SLATER
RECORDER

\$ 19⁰⁰ PAID KJ DEPUTY

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