

Contract Number: rpt0507

R.P.T.T.: \$ 13.00

A portion of APN ~~9000 40 050 400 LB~~
1319-30-712-001

16-017-43-81

THE RIDGE POINTE GRANT, BARGAIN, SALE DEED

THIS INDENTURE, made this 4th day of January, 2003 between Ridge Pointe Limited Partnership, a Nevada limited partnership, Grantor and JOHN M. MCCARTHY AND JUDY M. MCCARTHY, HUSBAND AND WIFE as, Joint Tenants with Right Of Survivorship Grantee;

WITNESSETH:

That Grantor, in consideration for the sum of TEN DOLLARS (\$10.00), lawful money of the United States of America, paid to Grantor by Grantee, the receipt whereof is hereby acknowledged, does by these presents grant, bargain and sell unto the Grantee and Grantee's heirs and assigns, all that certain property located and situated in Douglas County, State of Nevada, more particularly described on 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;

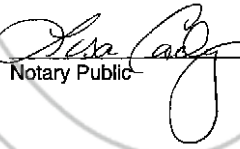
SUBJECT TO any and all matters of record, including taxes, assessments, easements, oil and mineral reservations and leases, if any, rights of way, agreements and the Declaration of Timeshare Covenants, Conditions and Restrictions of the Ridge Pointe dated October 8, 1997 and recorded November 5, 1997, as Document no. 0425591, Book 1197, Page 0678, Official Records of Douglas County, Nevada, and which Declaration is incorporated herein by this reference as if the same were fully set forth herein;

TO HAVE AND TO HOLD all and singular the premises, together with the appurtenances, unto the said Grantee and Grantee's assigns forever.

IN WITNESS WHEREOF, the grantor has executed this conveyance the day and year first above written.

STATE OF Nevada)
COUNTY OF Clark) SS.

On this 8th day of January, 2003, personally appeared before me, a notary public, Nancy Zuniga known to me to be the Authorized Representative of Lakewood Developments, a Nevada corporation and she acknowledged to me that he executed the document on behalf of said corporation as general partner of Harich Tahoe Developments, a Nevada general partnership, as general partner of Pointe Partners, L.P., a Nevada limited partnership, as managing general partner of Ridge Pointe, L.P. a Nevada limited partnership,


Notary Public

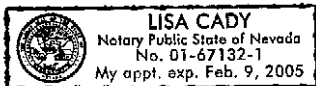
RIDGE POINTE LIMITED PARTNERSHIP,
a Nevada limited partnership

By: Pointe Partners, L.P., 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: 
Authorized Representative - Nancy Zuniga



WHEN RECORDED MAIL TO:
Sunterra Financial Services, Inc.
9921 Covington Cross Dr., Suite 105
Las Vegas, NV 89144

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 designated 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, EXCEPTING THEREFROM that certain real property described as follows: Beginning at the Northeast corner of Lot 160; thence South 31 11'12" East 81.16 feet; thence South 58 48'39" West 57.52 feet; thence North 31 11'12" West 83.00 feet; thence along a curve concave to the Northwest with a radius of 180 feet, a central angle of 18 23'51", an arc length of 57.80 feet the chord of said curve bears North 60 39'00" East 57.55 feet to the Point of Beginning. Containing 4,633 square feet, more or less, as shown on that Boundary Line Adjustment Map recorded as Document No. 463765; 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 as amended on March 19, 1999 as Document No. 463766, 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 EVEN -numbered years in accordance with said Declaration.

A portion of APN: 1319-30-712-001

REQUESTED BY
Stewart Title of Douglas County
IN OFFICIAL RECORDS OF
DOUGLAS COUNTY, NEVADA

2003 JAN 16 AM 10:39

WERNER CHRISTEN
RECORDER

\$15.00 PAID K2 DEPUTY

0564080

BK 0103 PG 06273