APN No.: 1319-30-712-001

Mail Tax Statements To:

Ridge Pointe Homeowner's Association

Recording Requested by: Stewart Title 1702 County Road, Suite B Minden, Nevada 89423

HOLD FOR PICK UP

PARTIAL RELEASE AND PARTIAL RECONVEYANCE

First American Title Insurance Company of Nevada, Trustee under that certain Deed of Trust executed by Ridge Pointe Limited Partnership, a Nevada limited partnership, Trustor and Merrill Lynch Mortgage Capital, Inc., a Delaware corporation, as Beneficiary, dated July 29, 2002 and recorded August 2, 2002, in Book 0802, Page 00624 as Instrument No. 0548621, recorded among the Official Records of Douglas County, Nevada, having been requested to do so by Beneficiary in said Deed of Trust, hereby releases and reconveys to the person or persons legally entitled thereto, without covenant or warranty, express or implied, all the estate, title, and interest acquired by Trustee under said Deed of Trust, in and to that portion of the property described as follows:

SEE EXHIBIT "A" ATTACHED HERETO AND BY THIS REFERENCE MADE A PART HEREOF

CONSISTS OF 8 Pages

The remaining property described in said Deed of Trust shall continue to be held by Trustee under the terms thereof, and, as provided therein, this partial reconveyance does not affect the personal liability of any person for payment of the indebtedness secured thereby.

In witness whereof, Trustee has executed this Partial Release and Reconveyance on January 22, 2003.

Debora Lee, Authorized Signatory

State of NEVADA

SS.

County of CLARK

This instrument was acknowledged and executed before me on January 22, 2003 by Debora Lee who acknowledged herself to be the Authorized Signatory of First American Title Insurance Company, a California corporation, and that as such officer, being authorized to do so, signed on behalf of the corporation.

My Commission Expires: Nov. 21, 2005

MOTA TATE OF NEVADA County of Clark ANTHONY J. SMITH

Notary Public

Sunterra Corporation. – Ridge Pointe

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: JOEL A. POGAR and KERRI POGAR, husband and wife as joint tenants with right of survivorship recorded December 09, 2002, in Book 1202 of Official Records, at Page 3472 Douglas County, Nevada, as Document No. 560142.

Interval No. 16-008-30-02

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: DIANA CANGEMI and DOMENICK CANGEMI, wife and husband as joint tenants with right of survivorship recorded December 09, 2002, in Book 1202 of Official Records, at Page 3416 Douglas County, Nevada, as Document No. 560114.

Interval No. 16-016-33-01

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: DOUGLAS M. LIEBMAN, an unmarried man as his sole and separate property recorded December 09, 2002, in Book 1202 of Official Records, at Page 3448 Douglas County, Nevada, as Document No. 560130.

Interval No. 16-016-36-71

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: GEORGE M. DOBLER and JACQUELINE L. DOBLER, husband and wife as joint tenants with right of survivorship recorded December 12, 2002, in Book 1202 of Official Records, at Page 5205 Douglas County, Nevada, as Document No. 560492.

Interval No. 16-016-37-71

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: ALAN E. DEEGAN and CATHLEEN E. DEEGAN, husband and wife as joint tenants with right of survivorship recorded December 09, 2002, in Book 1202 of Official Records, at Page 3424 Douglas County, Nevada, as Document No. 560118.

Interval No. 16-016-46-71

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: MICHAEL A. ZEEB and SUSAN M. ZEEB, husband and wife as joint tenants with right of survivorship recorded December 10, 2002, in Book 1202 of Official Records, at Page 4131 Douglas County, Nevada, as Document No. 560299.

Interval No. 16-016-46-81

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: ROGER S. BARBASH and ANNE V. BARBASH, husband and wife as joint tenants with right of survivorship recorded December 10, 2002, in Book 1202 of Official Records, at Page 4077 Douglas County, Nevada, as Document No. 560275.

Interval No. 16-016-47-01

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: PAUL C. DAWSON, a single man as his sole and separate property recorded December 09, 2002, in Book 1202 of Official Records, at Page 3420 Douglas County, Nevada, as Document No. 560116.

Interval No. 16-016-49-71

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: JOHN ROBERT EATON and TERRIE SUE EATON, husband and wife as joint tenants with right of survivorship recorded December 09, 2002, in Book 1202 of Official Records, at Page 3428 Douglas County, Nevada, as Document No. 560120.

Interval No. 16-017-39-71

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: SURESH MOHAN and SULOCHANA MOHAN, husband and wife as joint tenants with right of survivorship recorded December 09, 2002, in Book 1202 of Official Records, at Page 3456 Douglas County, Nevada, as Document No. 560134.

Interval No. 16-017-42-71

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: ROBERTA JEAN ROTH, a married woman as her sole and separate property recorded December 09, 2002, in Book 1202 of Official Records, at Page 3478 Douglas County, Nevada, as Document No. 560145.

Interval No. 16-017-43-71

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: STEPHEN C. BOWEN and ELLEN H. BOWEN, husband and wife as joint tenants with right of survivorship recorded December 09, 2002, in Book 1202 of Official Records, at Page 3414 Douglas County, Nevada, as Document No. 560113.

Interval No. 16-017-44-71

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: VERN E. SIMPSON and LAWRENE D. SIMPSON, husband and wife as joint tenants with right of survivorship recorded December 12, 2002, in Book 1202 of Official Records, at Page 5237 Douglas County, Nevada, as Document No. 560508.

Interval No. 16-017-46-71

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: BARBARA C. MUNZ, an unmarried woman as her sole and separate property recorded December 10, 2002, in Book 1202 of Official Records, at Page 4119 Douglas County, Nevada, as Document No. 560293.

Interval No. 16-017-47-71



The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: VERN E. SIMPSON and LAWRENE D. SIMPSON, husband and wife as joint tenants with right of survivorship recorded December 12, 2002, in Book 1202 of Official Records, at Page 5237 Douglas County, Nevada, as Document No. 560508.

Interval No. 16-017-48-71

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: EDWARD F. POPEJOY, JR. and JULIE M. POPEJOY, husband and wife as joint tenants with right of survivorship recorded December 10, 2002, in Book 1202 of Official Records, at Page 4123 Douglas County, Nevada, as Document No. 560295.

Interval No. 16-017-50-71

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: BRUCE G. PALS and DENISE M. PALS, husband and wife as joint tenants with right of survivorship recorded December 09, 2002, in Book 1202 of Official Records, at Page 3464 Douglas County, Nevada, as Document No. 560138.

Interval No. 16-018-33-71

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: ANGEL PATRICIO LOPEZ and CYNTHIA A. RIEMANN DE LOPEZ, husband and wife as joint tenants with right of survivorship recorded December 10, 2002, in Book 1202 of Official Records, at Page 4111 Douglas County, Nevada, as Document No. 560289.

Interval No. 16-018-35-71

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: DUANE CAMP and KAYE CAMP, husband and wife as joint tenants with right of survivorship recorded December 10, 2002, in Book 1202 of Official Records, at Page 4085 Douglas County, Nevada, as Document No. 560279.

Interval No. 16-018-36-71

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: CHARLES KIROUAC and WINNIFRED E.P. KIROUAC, husband and wife and PHILIPPE KIROUAC, a single man altogether as joint tenants with right of survivorship recorded December 10, 2002, in Book 1202 of Official Records, at Page 4099 Douglas County, Nevada, as Document No. 560285.

Interval No. 16-018-37-71

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: CHARLES KIROUAC and WINNIFRED E.P. KIROUAC, husband and wife and PHILIPPE KIROUAC, a single man altogether as joint tenants with right of survivorship recorded December 10, 2002, in Book 1202 of Official Records, at Page 4099 Douglas County, Nevada, as Document No. 560285.

Interval No. 16-018-37-81



The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: CHARLES KIROUAC and WINNIFRED E.P. KIROUAC, husband and wife and PHILIPPE KIROUAC, a single man altogether as joint tenants with right of survivorship recorded December 10, 2002, in Book 1202 of Official Records, at Page 4099 Douglas County, Nevada, as Document No. 560285.

Interval No. 16-018-38-71

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: LOREN N. YEARSLEY and SHERYL L. YEARSLEY, husband and wife as joint tenants with right of survivorship recorded December 12, 2002, in Book 1202 of Official Records, at Page 5251 Douglas County, Nevada, as Document No. 560514.

Interval No. 16-018-39-71

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: JAMES W. RUSSELL and SYLVIA J. RUSSELL, husband and wife as joint tenants with right of survivorship recorded December 12, 2002, in Book 1202 of Official Records, at Page 5233 Douglas County, Nevada, as Document No. 560506.

Interval No. 16-018-40-71

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: ROBERT A. BRANCH and DOROTHY L. BRANCH, husband and wife as joint tenants with right of survivorship recorded December 12, 2002, in Book 1202 of Official Records, at Page 5197 Douglas County, Nevada, as Document No. 560490.

Interval No. 16-018-42-71

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: ROBERT A. BRANCH and DOROTHY L. BRANCH, husband and wife as joint tenants with right of survivorship recorded December 12, 2002, in Book 1202 of Official Records, at Page 5197 Douglas County, Nevada, as Document No. 560490.

Interval No. 16-018-43-71

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: ROBERT A BRANCH and DOROTHY L. BRANCH, husband and wife as joint tenants with right of survivorship recorded December 12, 2002, in Book 1202 of Official Records, at Page 5197 Douglas County, Nevada, as Document No. 560490.

Interval No. 16-018-44-71

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: JAMES A. ATHERTON and SANDRA H. ATHERTON, husband and wife as joint tenants with right of survivorship recorded December 12, 2002, in Book 1202 of Official Records, at Page 5193 Douglas County, Nevada, as Document No. 560488.

Interval No. 16-018-50-71



The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: RICHARD L. FOGG, an unmarried man and SOPHIE E.A. REEVES, a single woman together as joint tenants with right of survivorship recorded December 12, 2002, in Book 1202 of Official Records, at Page 5207 Douglas County, Nevada, as Document No. 560493.

Interval No. 16-018-51-71

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: MARIGOLD A. EDWARDS, a single woman and N. BLITHE RUNSDORF, a single woman together as joint tenants with right of survivorship recorded December 10, 2002, in Book 1202 of Official Records, at Page 4095 Douglas County, Nevada, as Document No. 560283.

Interval No. 16-019-34-01

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: EDNA OWENS, an unmarried woman as her sole and separate property recorded December 09, 2002, in Book 1202 of Official Records, at Page 3460 Douglas County, Nevada, as Document No. 560136.

Interval No. 16-019-35-71

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: ROBERT McCANN and MARILYN PALOMINO, husband and wife as joint tenants with right of survivorship recorded December 10, 2002, in Book 1202 of Official Records, at Page 4115 Douglas County, Nevada, as Document No. 560291.

Interval No. 16-019-36-71

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: STEVEN R. ARNOLD and SHARON M. ARNOLD, husband and wife as joint tenants with right of survivorship recorded December 12, 2002, in Book 1202 of Official Records, at Page 5189 Douglas County, Nevada, as Document No. 560486.

Interval No. 16-019-37-01

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: ROBERT JOHNSTON and TAMMY JOHNSTON, husband and wife as joint tenants with right of survivorship recorded December 12, 2002, in Book 1202 of Official Records, at Page 5215 Douglas County, Nevada, as Document No. 560497.

Interval No. 16-019-39-71

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: WILFORD C. WELLS and BETTY J. WELLS, husband and wife as joint tenants with right of survivorship recorded December 12, 2002, in Book 1202 of Official Records, at Page 5247 Douglas County, Nevada, as Document No. 560512.

Interval No. 16-019-45-71

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: JAMES F. MYERS and FRANCES A. MYERS, husband and wife as joint tenants with right of survivorship recorded December 12, 2002, in Book 1202 of Official Records, at Page 5225 Douglas County, Nevada, as Document No. 560502.

Interval No. 16-019-46-01

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: F. DEWITT REED and PATSY B. REED, husband and wife as joint tenants with right of survivorship recorded December 09, 2002, in Book 1202 of Official Records, at Page 3476 Douglas County, Nevada, as Document No. 560144.

Interval No. 16-020-49-71

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: EMERY L. PEACE and JACQULYNNE J. PEACE, husband and wife as joint tenants with right of survivorship recorded December 09, 2002, in Book 1202 of Official Records, at Page 3468 Douglas County, Nevada, as Document No. 560140.

Interval No. 16-020-51-71

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: EDWARD J. STUTZER and MIRIAM E. STUTZER, husband and wife as joint tenants with right of survivorship recorded December 12, 2002, in Book 1202 of Official Records, at Page 5243 Douglas County, Nevada, as Document No. 560510.

Interval No. 16-022-37-71

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: ROBERT A. LEWIS and KAREN A. LEWIS, husband and wife as joint tenants with right of survivorship recorded December 09, 2002, in Book 1202 of Official Records, at Page 3444 Douglas County, Nevada, as Document No. 560128.

Interval No. 16-022-43-71

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: DOUGLAS M. PRATT and ELIZABETH J. OLSON, husband and wife as joint tenants with right of survivorship recorded December 10, 2002, in Book 1202 of Official Records, at Page 4127 Douglas County, Nevada, as Document No. 560297.

Interval No. 16-023-34-71

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: JAMES M. EIKELAND, SR. and SHIRLEY M. EIKELAND, husband and wife as joint tenants with right of survivorship recorded December 09, 2002, in Book 1202 of Official Records, at Page 3432 Douglas County, Nevada, as Document No. 560122.

Interval No. 16-024-25-71

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: JERRY A. NORTHWOOD and CLAUDENE NORTHWOOD, husband and wife as joint tenants with right of survivorship recorded December 12, 2002, in Book 1202 of Official Records, at Page 5229 Douglas County, Nevada, as Document No. 560504.

Interval No. 16-024-27-71

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: DONALD L. BROWN and MARIE D. BROWN, husband and wife as joint tenants with right of survivorship recorded December 10, 2002, in Book 1202 of Official Records, at Page 4081 Douglas County, Nevada, as Document No. 560267.

Interval No. 16-024-28-81

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: MARC W. LOWENTHAL and ANNE A. LOWENTHAL, husband and wife as joint tenants with right of survivorship recorded December 12, 2002, in Book 1202 of Official Records, at Page 5219 Douglas County, Nevada, as Document No. 560499.

Interval No. 16-024-47-01

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: TERRY L. KELLER and DEBBIE O. KELLER, husband and wife as joint tenants with right of survivorship recorded December 09, 2002, in Book 1202 of Official Records, at Page 3440 Douglas County, Nevada, as Document No. 560126.

Interval No. 16-025-23-71

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: CORA J. COOK, an unmarried woman as her sole and separate property recorded December 09, 2002, in Book 1202 of Official Records, at Page 3418 Douglas County, Nevada, as Document No. 560115.

Interval No. 16-025-30-71

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: THOMAS CHARLES MALEC and REBECCA LEE MALEC, husband and wife as joint tenants with right of survivorship recorded December 09, 2002, in Book 1202 of Official Records, at Page 3452 Douglas County, Nevada, as Document No. 560132.

Interval No. 16-026-21-71

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: ALLAN CARO and FANCHON L. CARO, husband and wife as joint tenants with right of survivorship recorded December 10, 2002, in Book 1202 of Official Records, at Page 4089 Douglas County, Nevada, as Document No. 560281.

Interval No. 16-026-24-71

0565109 RK0103PG10485 The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: ALLAN CARO and FANCHON L. CARO, husband and wife as joint tenants with right of survivorship recorded December 10, 2002, in Book 1202 of Official Records, at Page 4089 Douglas County, Nevada, as Document No. 560281.

Interval No. 16-026-25-71

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: JAMES J. LIND and CANDACE C. ECKERT, husband and wife as joint tenants with right of survivorship recorded December 10, 2002, in Book 1202 of Official Records, at Page 4107 Douglas County, Nevada, as Document No. 560287.

Interval No. 16-026-46-01

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: SHARON HUNDT, an unmarried woman as her sole and separate property recorded December 09, 2002, in Book 1202 of Official Records, at Page 3436 Douglas County, Nevada, as Document No. 560124.

Interval No. 16-026-47-01

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: ANNE KOPP HYMAN, an unmarried woman as her sole and separate property recorded December 12, 2002, in Book 1202 of Official Records, at Page 5211 Douglas County, Nevada, as Document No. 560495.

Interval No. 16-026-48-71

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: IVY MILLMAN-HANDY, an unmarried woman as her sole and separate property recorded December 12, 2002, in Book 1202 of Official Records, at Page 5221 Douglas County, Nevada, as Document No. 560500.

Interval No. 16-026-49-71

REQUESTED BY
Stowart Title of Douglas County
IN OFFICIAL RECORDS OF
DOUGLAS CO REVADA

2003 JAN 27 AM 10: 50

WERKER GIRISTEN RECORDER

SZAPAID BL DEPUTY