

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.

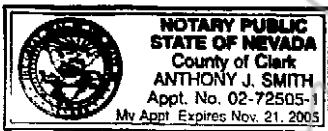
In witness whereof, Trustee has executed this Partial Release and Reconveyance on January 22, 2003.

By: *D Lee*  
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

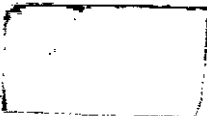


*Anthony J. Smith*  
Notary Public

Sunterra Corporation. - Ridge Pointe

0565110

BK0103PG10487



The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: CAROL A. GORDON, a married woman as her sole and separate property recorded December 24, 2002, in Book 1202 of Official Records, at Page 11079 Douglas County, Nevada, as Document No. 561911.

Interval No. 16-014-39-71

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: DERALD A. TILLEY, an unmarried man and GAYLE WINTERROSE, a married man as his sole and separate property together as joint tenants with right of survivorship recorded December 17, 2002, in Book 1202 of Official Records, at Page 7367 Douglas County, Nevada, as Document No. 561056.

Interval No. 16-016-41-01

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: DERALD A. TILLEY, an unmarried man and GAYLE WINTERROSE, a married man as his sole and separate property together as joint tenants with right of survivorship recorded December 17, 2002, in Book 1202 of Official Records, at Page 7367 Douglas County, Nevada, as Document No. 561056.

Interval No. 16-016-42-01

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: DERALD A. TILLEY, an unmarried man and GAYLE WINTERROSE, a married man as his sole and separate property together as joint tenants with right of survivorship recorded December 17, 2002, in Book 1202 of Official Records, at Page 7367 Douglas County, Nevada, as Document No. 561056.

Interval No. 16-016-43-01

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: DERALD A. TILLEY, an unmarried man and GAYLE WINTERROSE, a married man as his sole and separate property together as joint tenants with right of survivorship recorded December 17, 2002, in Book 1202 of Official Records, at Page 7367 Douglas County, Nevada, as Document No. 561056.

Interval No. 16-016-44-01

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: RICHARD B. HIGHTOWER, a married man as his sole and separate property recorded December 17, 2002, in Book 1202 of Official Records, at Page 7315 Douglas County, Nevada, as Document No. 561031.

Interval No. 16-017-38-71

0565110

BK0103PG10488

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: RUBEN GUZMAN and JENNIFER KASSAN, husband and wife as community property with right of survivorship recorded December 17, 2002, in Book 1202 of Official Records, at Page 7311 Douglas County, Nevada, as Document No. 561029.

Interval No. 16-017-51-71

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: CORNELIUS J. SCANLON, a married man as his sole and separate property recorded December 17, 2002, in Book 1202 of Official Records, at Page 7357 Douglas County, Nevada, as Document No. 561051.

Interval No. 16-018-41-01

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: ROSALIE MAHKIAN, an unmarried woman and W. PAUL MICKLE, an unmarried man together as joint tenants with right of survivorship recorded December 17, 2002, in Book 1202 of Official Records, at Page 7333 Douglas County, Nevada, as Document No. 561040.

Interval No. 16-018-46-01

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: CLIFFORD R. GRAHAM and KATHRYN M. GRAHAM, husband and wife as joint tenants with right of survivorship recorded December 17, 2002, in Book 1202 of Official Records, at Page 7305 Douglas County, Nevada, as Document No. 561027.

Interval No. 16-018-47-71

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: ELISE L. CALLAHAN, an unmarried woman as her sole and separate property recorded December 17, 2002, in Book 1202 of Official Records, at Page 7297 Douglas County, Nevada, as Document No. 561023.

Interval No. 16-018-48-71

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: GREGORY S. BOYER and TASHIA B. BOYER, husband and wife as joint tenants with right of survivorship recorded December 17, 2002, in Book 1202 of Official Records, at Page 7291 Douglas County, Nevada, as Document No. 561021.

Interval No. 16-019-41-01

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: RONALD I. BALLARD and SUSAN (CAPOBIANCO) BALLARD, husband and wife as joint tenants with right of survivorship recorded December 17, 2002, in Book 1202 of Official Records, at Page 7283 Douglas County, Nevada, as Document No. 561017.

Interval No. 16-019-49-71

0565110

BK0103PG10489

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: MELINDA CARNEY, an unmarried woman as her sole and separate property recorded December 17, 2002, in Book 1202 of Official Records, at Page 7301 Douglas County, Nevada, as Document No. 561025.

Interval No. 16-019-50-01

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: GREGORY S. BOYER and TASHIA B. BOYER, husband and wife as joint tenants with right of survivorship recorded December 17, 2002, in Book 1202 of Official Records, at Page 7291 Douglas County, Nevada, as Document No. 561021.

Interval No. 16-019-51-71

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: JAMES L. MOOTS and TWILA MOOTS, husband and wife as joint tenants with right of survivorship recorded December 17, 2002, in Book 1202 of Official Records, at Page 7335 Douglas County, Nevada, as Document No. 561041.

Interval No. 16-020-47-71

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: BRENT C. MYERS, an unmarried man as his sole and separate property recorded December 17, 2002, in Book 1202 of Official Records, at Page 7339 Douglas County, Nevada, as Document No. 561043.

Interval No. 16-021-46-71

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: PAULA M. POWERS, a single woman as her sole and separate property recorded December 17, 2002, in Book 1202 of Official Records, at Page 7349 Douglas County, Nevada, as Document No. 561048.

Interval No. 16-021-49-71

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: JACK JIMENEZ and DONNA J. JIMENEZ, husband and wife as community property with right of survivorship recorded December 17, 2002, in Book 1202 of Official Records, at Page 7321 Douglas County, Nevada, as Document No. 561034.

Interval No. 16-022-34-71

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: WARREN J. ROUSE and FAUNEIL J. ROUSE, husband and wife as joint tenants with right of survivorship recorded December 17, 2002, in Book 1202 of Official Records, at Page 7353 Douglas County, Nevada, as Document No. 561050.

Interval No. 16-022-38-71

0565110

BK0103PG10490

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: WARREN J. ROUSE and FAUNEIL J. ROUSE, husband and wife as joint tenants with right of survivorship recorded December 17, 2002, in Book 1202 of Official Records, at Page 7353 Douglas County, Nevada, as Document No. 561050.

Interval No. 16-022-39-71

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: WARREN J. ROUSE and FAUNEIL J. ROUSE, husband and wife as joint tenants with right of survivorship recorded December 17, 2002, in Book 1202 of Official Records, at Page 7353 Douglas County, Nevada, as Document No. 561050.

Interval No. 16-022-40-71

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: LEONARD J. KURDZIEL and DONNA M. KURDZIEL, husband and wife as joint tenants with right of survivorship recorded December 17, 2002, in Book 1202 of Official Records, at Page 7325 Douglas County, Nevada, as Document No. 561036.

Interval No. 16-022-41-71

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: EARL OTT and LESLIE OTT, husband and wife as joint tenants with right of survivorship recorded December 17, 2002, in Book 1202 of Official Records, at Page 7343 Douglas County, Nevada, as Document No. 561045.

Interval No. 16-022-42-71

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: WILLIAM L. STUGART and MELBA STUGART, husband and wife as community property with right of survivorship recorded December 19, 2002, in Book 1202 of Official Records, at Page 8879 Douglas County, Nevada, as Document No. 561344.

Interval No. 16-022-45-71

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: LOWELL P. RIECK and ANN A. RIECK, husband and wife as joint tenants with right of survivorship recorded December 19, 2002, in Book 1202 of Official Records, at Page 8871 Douglas County, Nevada, as Document No. 561340.

Interval No. 16-022-46-71

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: WALTER ERCEK and EVELYN ERCEK, husband and wife as joint tenants with right of survivorship recorded December 19, 2002, in Book 1202 of Official Records, at Page 8851 Douglas County, Nevada, as Document No. 561330.

Interval No. 16-022-47-71

0565110

BK0103PG10491

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: CLIFFORD R. GRAHAM and KATHRYN M. GRAHAM, husband and wife as joint tenants with right of survivorship recorded December 17, 2002, in Book 1202 of Official Records, at Page 7305 Douglas County, Nevada, as Document No. 561027.

Interval No. 16-022-48-71

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: M. JOAN RYGELSKI and DONALD E. RYGELSKI, wife and husband as joint tenants with right of survivorship recorded December 24, 2002, in Book 1202 of Official Records, at Page 11101 Douglas County, Nevada, as Document No. 561922.

Interval No. 16-022-50-71

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: KIM NEIDICH and MARK NEIDICH, wife and husband as joint tenants with right of survivorship recorded December 19, 2002, in Book 1202 of Official Records, at Page 8863 Douglas County, Nevada, as Document No. 561336.

Interval No. 16-022-51-71

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: JONATHAN R. POWERS and SUSAN A. POWERS, husband and wife as joint tenants with right of survivorship recorded December 17, 2002, in Book 1202 of Official Records, at Page 7347 Douglas County, Nevada, as Document No. 561047.

Interval No. 16-023-33-71

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: RAJNIKANT D. MERCHANT and DHANLAXMI R. MERCHANT, husband and wife as joint tenants with right of survivorship recorded December 19, 2002, in Book 1202 of Official Records, at Page 8867 Douglas County, Nevada, as Document No. 561338.

Interval No. 16-023-35-71

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: DONALD K. SMITH and DEBRA A. SMITH, husband and wife as joint tenants with right of survivorship recorded December 17, 2002, in Book 1202 of Official Records, at Page 7363 Douglas County, Nevada, as Document No. 561054.

Interval No. 16-023-36-01

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: JOHN H. SNYDER and KATHERINE L. SNYDER, husband and wife as joint tenants with right of survivorship recorded December 19, 2002, in Book 1202 of Official Records, at Page 8875 Douglas County, Nevada, as Document No. 561342.

Interval No. 16-023-37-71

0565110

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The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: MITCHELL H. FOX and EUNICE BRADLEY-FOX, husband and wife as joint tenants with right of survivorship recorded December 19, 2002, in Book 1202 of Official Records, at Page 8859 Douglas County, Nevada, as Document No. 561334.

Interval No. 16-023-39-71

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: RICHARD G. TRACY, a single man recorded December 19, 2002, in Book 1202 of Official Records, at Page 8883 Douglas County, Nevada, as Document No. 561346.

Interval No. 16-023-41-71

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: JUDITH A. OSBORNE and ROBERT T. OSBORNE, wife and husband as joint tenants with right of survivorship recorded December 24, 2002, in Book 1202 of Official Records, at Page 11097 Douglas County, Nevada, as Document No. 561920.

Interval No. 16-023-42-71

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: ERICH W. SCHOENFELD and CAROLYN L. SCHOENFELD, husband and wife as joint tenants with right of survivorship recorded December 24, 2002, in Book 1202 of Official Records, at Page 11105 Douglas County, Nevada, as Document No. 561924.

Interval No. 16-023-43-01

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: RICHARD A. ORTIZ, an unmarried man and CHRISTINE A. MAGNASCO, an unmarried woman together as joint tenants with right of survivorship recorded December 24, 2002, in Book 1202 of Official Records, at Page 11093 Douglas County, Nevada, as Document No. 561918.

Interval No. 16-023-44-71

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: MANUEL ALCARAZ and GLENNDA M. ALCARAZ, husband and wife as joint tenants with right of survivorship recorded December 24, 2002, in Book 1202 of Official Records, at Page 11067 Douglas County, Nevada, as Document No. 561905.

Interval No. 16-023-45-71

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: KENNETH M. BAARDSEN, a single man recorded December 19, 2002, in Book 1202 of Official Records, at Page 8843 Douglas County, Nevada, as Document No. 561326.

Interval No. 16-023-46-71

0565110

BK0103PG10493



The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: LYNDORA CHASE, an unmarried woman recorded December 24, 2002, in Book 1202 of Official Records, at Page 11075 Douglas County, Nevada, as Document No. 561909.

Interval No. 16-023-49-71

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: DONALD E. EVANS and DONNA LEE EVANS, husband and wife as joint tenants with right of survivorship recorded December 19, 2002, in Book 1202 of Official Records, at Page 8855 Douglas County, Nevada, as Document No. 561332.

Interval No. 16-024-33-71

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: ELIZABETH P. LUNT, an unmarried woman and WENDY L. O'BLENIS, an unmarried woman together as joint tenants with right of survivorship recorded December 17, 2002, in Book 1202 of Official Records, at Page 7329 Douglas County, Nevada, as Document No. 561038.

Interval No. 16-024-35-71

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: BONNIE CARDOZA, a single woman and MARILYN GARDNER, a single woman together as joint tenants with right of survivorship recorded December 24, 2002, in Book 1202 of Official Records, at Page 11071 Douglas County, Nevada, as Document No. 561907.

Interval No. 16-024-36-71

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: JOANNE I. TORKEKELSON, an unmarried woman and ELIZABETH A. TORKEKELSON, a single woman together as joint tenants with right of survivorship recorded December 24, 2002, in Book 1202 of Official Records, at Page 11111 Douglas County, Nevada, as Document No. 561927.

Interval No. 16-024-40-71

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: H. DUANE JACKSON and ROSE MARIE JACKSON, husband and wife as joint tenants with right of survivorship recorded December 24, 2002, in Book 1202 of Official Records, at Page 11085 Douglas County, Nevada, as Document No. 561914.

Interval No. 16-024-46-71

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: ROBERT J. VLASAK and CAROL L. VLASAK, husband and wife as joint tenants with right of survivorship recorded December 17, 2002, in Book 1202 of Official Records, at Page 7377 Douglas County, Nevada, as Document No. 561058.

Interval No. 16-024-48-71

0565110

BK0103PG10494



The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: MARY K. SLACK, a single woman and ALDA L. SIEBRANDS, a single woman together as joint tenants with right of survivorship recorded December 24, 2002, in Book 1202 of Official Records, at Page 11109 Douglas County, Nevada, as Document No. 561926.

Interval No. 16-024-50-71

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: BRENDA G. BEERS, a married woman as her sole and separate property recorded December 17, 2002, in Book 1202 of Official Records, at Page 7285 Douglas County, Nevada, as Document No. 561018.

Interval No. 16-025-22-71

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: NANCY N. BAILEY, an unmarried woman recorded December 19, 2002, in Book 1202 of Official Records, at Page 8847 Douglas County, Nevada, as Document No. 561328.

Interval No. 16-025-33-71

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: ROBERT H. WHITAKER and W. FAYE WHITAKER, husband and wife as joint tenants with right of survivorship recorded December 24, 2002, in Book 1202 of Official Records, at Page 11115 Douglas County, Nevada, as Document No. 561929.

Interval No. 16-025-34-01

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: LOUIS H. LAMBERT and TERESA A. LAMBERT, husband and wife as joint tenants with right of survivorship recorded December 24, 2002, in Book 1202 of Official Records, at Page 11089 Douglas County, Nevada, as Document No. 561916.

Interval No. 16-025-37-71

The real property described in that Grant, Bargain and Sale Deed executed by RIDGE POINTE LIMITED PARTNERSHIP, a Nevada limited partnership, to: WILLIAM C. ARNOLD and BONNIE L. ARNOLD, husband and wife as joint tenants with right of survivorship recorded December 17, 2002, in Book 1202 of Official Records, at Page 7279 Douglas County, Nevada, as Document No. 561015.

Interval No. 16-025-51-01

REQUESTED BY  
Stewart Title of Douglas County  
IN OFFICIAL RECORDS OF  
DOUGLAS CO. NEVADA

2003 JAN 27 AM 10:52

WERNER CHRISTEN  
RECORDER

\$22.00 PAID. Bl DEPUTY

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BK0103PG10495

