

When Recorded Mail To:  
✓ Sunterra Financial Services, Inc.  
Reconveyance Department  
3865 W. Cheyenne Ave.  
Las Vegas, NV 89032

APN#-1319-30-712-001 (ptn)

**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 91 DEED(S) 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: 4-25 2003

BENEFICIARY AND SUBSTITUTED TRUSTEE,  
RIDGE POINTE LIMITED PARTNERSHIP,  
a Nevada limited partnership

By: Pointe Partners, LP,  
A Nevada limited partnership  
Its: Managing General Partner

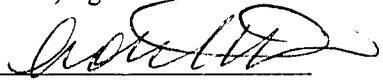
By: Harich Tahoe Developments,  
A Nevada general partnership  
Its: General Partner

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

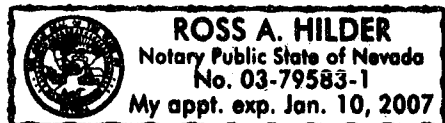
By:   
Delinda Sargent  
Title: Authorized Representative

State of Nevada)  
County of Clark)

This instrument was acknowledged before me, Ross A. Hilder, on APRIL 25, 2003 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

See next page for attached "Exhibit A"



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BK 0503 PG 04250

	Owner Name(s)	Date of Purchase	Date DOT Recorded	OR Book	OR Page	Instru No.	Trustee
2710000053	William S. Berens and Dee Arrowsmith	1/25/2002	2/12/2002	0202	3940	534541	Ridge Pointe LTD. Partnership
2710000109	James Sylora and Thien Sylora	3/27/2002	4/12/2002	0402	3299	539302	Ridge Pointe LTD. Partnership
2710000125	Stan Getz and Lisa Agay	12/12/2002	11/26/2002	1102	10986	559012	Ridge Pointe LTD. Partnership
2710000141	Vern E. Simpson and Lawrence D. Simpson	11/25/2002	12/12/2002	1202	5240	560509	Ridge Pointe LTD. Partnership
2710000143	Duane Camp and Kaye Camp	11/26/2002	12/10/2002	1202	4087	560280	Ridge Pointe LTD. Partnership
2710000146	Steven R. Arnold and Sharon M. Arnold	11/30/2002	12/12/2002	1202	5191	560487	Ridge Pointe LTD. Partnership
2710000154	Clifford R. Graham and Kathryn M. Graham	12/3/2002	12/17/2002	1202	7308	561028	Ridge Pointe LTD. Partnership
2710000158	John H. Snyder and Katherine L. Snyder	12/7/2002	12/19/2002	1202	8877	561343	Ridge Pointe LTD. Partnership
2710000159	Mitchell H. Fox and Eunice Bradley Fox	12/7/2002	12/19/2002	1202	8861	561335	Ridge Pointe LTD. Partnership
2710000161	Erich W. Schoenfeld and Carolyn L. Schoenfeld	12/9/2002	12/24/2002	1202	11107	561925	Ridge Pointe LTD. Partnership
2710000162	Vicki L. Goering	12/9/2002	12/31/2002	1202	13852	562468	Ridge Pointe LTD. Partnership
2710000164	Phil Humfrey and Glenna Humfrey	12/11/2002	12/27/2002	1202	12279	562158	Ridge Pointe LTD. Partnership
2710000178	Karen McClain and Robert McClain	12/22/2002	1/8/2003	0103	2290	563113	Ridge Pointe LTD. Partnership

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BK0503PG04251

	Owner Name(s)	Date of Purchase	Date DOT Recorded	OR Book	OR Page	Instru No.	Trustee
2710000184	Albert G. Hansford	12/29/2002	1/8/2003	0103	2271	563105	Ridge Pointe LTD. Partnership
2710000188	Sheryl L. Wookey	12/30/2002	1/10/2003	0103	3721	563572	Ridge Pointe LTD. Partnership
2710000234	Robert J. Cox and Janine E. Cox	6/22/2002	7/12/2002	0702	3488	546924	Ridge Pointe LTD. Partnership
2710000241	Ronald R. Dawson and Jacquelyn A. Dawson	6/27/2002	7/12/2002	0702	3498	546929	Ridge Pointe LTD. Partnership
2710000286	Michael H. Bittner and Carla L. Cass	11/9/2002	11/20/2002	1102	8068	558280	Ridge Pointe LTD. Partnership
2710000297	Kenneth J. Hallwachs and Lorna M. Hallwachs	11/10/2002	11/20/2002	1102	8096	558294	Ridge Pointe LTD. Partnership
271000302	John Gatfield	11/11/2002	1/10/2003	0103	3694	563560	Ridge Pointe LTD. Partnership
2710000331	Paul C. Dawson	11/21/2002	12/9/2002	1202	3422	560117	Ridge Pointe LTD. Partnership
2710000340	Bruce G. Pals and Denise M. Pals	11/25/2002	12/9/2002	1202	3466	560139	Ridge Pointe LTD. Partnership
2710000345	Robert McCann and Marilyn Palomino	11/26/2002	12/10/2002	1202	4117	560292	Ridge Pointe LTD. Partnership
2710000353	Ruben Guzman and Jennifer Kassin	11/29/2002	12/17/2002	1202	7313	561030	Ridge Pointe LTD. Partnership
2710000371	Donald K. Smith and Debra A. Smith	12/3/2002	12/17/2002	1202	7365	561055	Ridge Pointe LTD. Partnership
2710000291	Michael P. Barna and Linda L. Barna	11/9/2002	11/20/2002	1102	8064	558278	Ridge Pointe LTD. Partnership

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	Owner Name(s)	Date of Purchase	Date DOT Recorded	OR Book	OR Page	Instru No.	Trustee
2710000377	Lowell P. Rieck and Ann A. Rieck	12/7/2002	12/19/2002	1202	8873	561341	Ridge Pointe LTD. Partnership
2710000382	Bonnie Cardoza and Marilyn Gardner	12/8/2002	12/24/2002	1202	11073	5661908	Ridge Pointe LTD. Partnership
271000384	Louis H. Lambert and Teresa A. Lambert	12/9/2002	12/24/2002	1202	11091	561917	Ridge Pointe LTD. Partnership
2710000388	Richard A. Ortiz and Christine A. Magnasco	12/9/2002	12/24/2002	1202	11095	561919	Ridge Pointe LTD. Partnership
2710000389	Manuel Alcaraz and Glennnda M. Alcaraz	12/9/2002	12/24/2002	1202	11069	561906	Ridge Pointe LTD. Partnership
2710000399	Marigold A. Edwards and Blithe Runsdorf	11/25/2002	12/10/2002	1202	4097	560284	Ridge Pointe LTD. Partnership
2710000400	Donald L. Brown and Marie D. Brown	11/26/2002	12/10/2002	1202	4083	560278	Ridge Pointe LTD. Partnership
2710000404	James F. Myers and Frances A. Myers	12/1/2002	12/12/2002	1202	5227	560503	Ridge Pointe LTD. Partnership
2710000428	Martin Inkelas and Sylvia Inkelas	1/6/2003	1/17/2003	0103	6665	564210	Ridge Pointe LTD. Partnership
2710000452	H. Duane Jackson and Rose Marie Jackson	12/10/2002	12/24/2002	1202	11085	561914	Ridge Pointe LTD. Partnership
2710000453	Elizabeth A. Torkelson and Joanne I. Torkelson	12/10/2002	12/24/2002	1202	11113	561928	Ridge Pointe LTD. Partnership
2710000461	Robert B. Ingram and Pamela J. Ingram	12/16/2002	12/27/2002	1202	12283	562160	Ridge Pointe LTD. Partnership
2710000507	John M. McCarthy and Judy M. McCarthy	1/4/2003	1/16/2003	0103	6274	564081	Ridge Pointe LTD. Partnership

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	Owner Name(s)	Date of Purchase	Date DOT Recorded	OR Book	OR Page	Instru No.	Trustee
2710601519	H. Michael Olson Jr. and Barbara J. Olson	3/27/1999	4/21/1999	0499	4382	466244	Ridge Pointe LTD. Partnership
2710601832	Peter Warman and Dagmar Warman	11/4/1999	11/19/1999	1199	3603	481181	Ridge Pointe LTD. Partnership
2716001103	Brian P. Rutherford and Anna M. Rutherford	7/5/1998	7/17/1998	0798	3441	444652	Ridge Pointe LTD. Partnership
2716008072	Sean M. Williams and Teri L. Williams	9/4/1998	9/15/1998	0998	2621	449422	Ridge Pointe LTD. Partnership
2716009111	Francis N. Scollan and Olivia Scollan	10/10/1998	10/21/1998	1098	4025	452152	Ridge Pointe LTD. Partnership
2710000613	Alvin I. Stein and Cynthia D. Stein	2/10/2003	2/25/2003	0203	10122	568074	Ridge Pointe LTD. Partnership
2710000134	Thomas Charles Malec and Rebecca Lee Malec	11/20/2002	12/9/2002	1202	3454	560133	Ridge Pointe LTD. Partnership
2710000156	William C. Arnold and Bonnie L. Arnold	12/3/2002	12/17/2002	1202	7281	561016	Ridge Pointe LTD. Partnership
2710000174	Eugene R. Hoppe and Anne H. Dancy	12/21/2002	1/2/2003	0103	2277	563107	Ridge Pointe LTD. Partnership
2710000191	Scott Eggen and Monica Eggen	1/4/2003	1/16/2003	0103	6242	564065	Ridge Pointe LTD. Partnership
2710000680	Marilyn R. Castleberry	2/11/2003	2/25/2003	0203	10096	568061	Ridge Pointe LTD. Partnership
2716024012	Stephen R. Fields and Kristy S. Fields	9/9/1998	9/9/1998	0998	1485	449002	Ridge Pointe LTD. Partnership
2716022081	Richard Juarez and Sharon L. Juarez	9/30/1998	9/30/1998	0998	6245	450611	Ridge Pointe LTD. Partnership

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	Owner Name(s)	Date of Purchase	Date DOT Recorded	OR Book	OR Page	Instru No.	Trustee
2710000027	Robert S. Norton and Lillian C. Norton	10/26/2001	11/7/2001	1101	1949	527156	Ridge Pointe LTD. Partnership
2710000296	Juli Nancy Ermer and Brian Douglas Ermer	11/10/2002	11/20/2002	1102	8084	5558288	Ridge Pointe LTD. Partnership
2710000294	Eric J. Falls and Carrie M. Preston	11/9/2002	11/20/2002	1102	8088	558290	Ridge Pointe LTD. Partnership
2710000290	Andrew J. Olex M.D. and Kathleen S. Olex CPA	11/9/2002	11/20/2002	1102	8104	558298	Ridge Pointe LTD. Partnership
2710000287	Nye Gesford and Imelda Gesford	11/9/2002	11/20/2002	1102	8092	558292	Ridge Pointe LTD. Partnership
2710000275	Nick L. Esposito and Lisa Esposito	10/29/2002	11/12/2002	1102	3764	557420	Ridge Pointe LTD. Partnership
2710000261	James Bacon and Karen Bacon	8/5/2002	8/27/2002	0802	8847	550485	Ridge Pointe LTD. Partnership
2710000194	Irene Valeo	1/12/2003	1/23/2003	0103	8994	564803	Ridge Pointe LTD. Partnership
2710000193	Jack Snizik Jr. and Evansanne Snizik	1/6/2003	1/16/2003	0103	6293	564089	Ridge Pointe LTD. Partnership
2710000431	Jack Robinson and Marylea Robinson	1/7/2003	1/23/2003	0103	8982	564797	Ridge Pointe LTD. Partnership
2710000429	Michael Hadler and Julie Hadler	1/7/2003	1/17/2003	0103	6661	564208	Ridge Pointe LTD. Partnership
2710000604	Charles W. Billups and Rita J. Billups	1/28/2003	2/12/2003	0203	3931	566849	Ridge Pointe LTD. Partnership
2710000432	Kelly D. Wolford and Cornelia Veilleux	1/7/2003	1/24/2003	0103	9635	564923	Ridge Pointe LTD. Partnership

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	Owner Name(s)	Date of Purchase	Date DOT Recorded	OR Book	OR Page	Instru No.	Trustee
2710000454	Philip B. Fluharty and Judy Fluharty	1/25/2003	2/6/2003	0203	1762	566370	Ridge Pointe LTD. Partnership
2710000463	Howard M. Beck and Mary Lou Beck	12/17/2002	12/31/2002	1202	13834	562400	Ridge Pointe LTD. Partnership
2710000471	Daniel P. Gannon and Sharon J. Gannon	12/20/2002	1/8/2003	0103	2249	563096	Ridge Pointe LTD. Partnership
2710000487	Stan Gerhart and Sharon Gerhart	12/29/2002	1/8/2003	0103	2253	563098	Ridge Pointe LTD. Partnership
2710000501	Michael D. Schultz and Carolyn K. Schultz	1/3/2003	1/16/2003	0103	6284	564085	Ridge Pointe LTD. Partnership
2710000364	Richard L. Fogg and Sophie E.A. Reeves	12/1/2002	12/12/2002	1202	5209	560494	Ridge Pointe LTD. Partnership
2710000405	Bruce C. Barton	12/7/2002	1/28/2003	0103	11210	565305	Ridge Pointe LTD. Partnership
2710000407	Nancy N. Bailey	12/8/2002	12/19/2002	1202	8849	561329	Ridge Pointe LTD. Partnership
2710000425	Marvin L. Mahr and Linda K. Mahr	1/5/2003	1/16/2003	0103	6264	564076	Ridge Pointe LTD. Partnership
2710000587	Geraldine M. Smith	1/28/2003	2/12/2003	0203	3955	566860	Ridge Pointe LTD. Partnership
2710000585	Eugene Robinson and Corinne Robinson	1/27/2003	2/6/2003	0203	1783	566379	Ridge Pointe LTD. Partnership
2710000577	Al Halverson and Joanne Halverson	1/23/2003	2/4/2003	0203	753	566161	Ridge Pointe LTD. Partnership
2710000576	Shelley McLean and Phil Case	1/23/2003	2/4/2003	0203	764	566166	Ridge Pointe LTD. Partnership

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Ridge Pointe Limited  
 A Portion of the APN#  
 1319-30-712-001

Deed of Release  
 Exhibit A

	Owner Name(s)	Date of Purchase	Date DOT Recorded	OR Book	OR Page	Instru No.	Trustee
2710000569	Charles Ramer and Glenda Ramer	2/11/2003	2/25/2003	0203	10114	568070	Ridge Pointe LTD. Partnership
2710000550	Pamela Mountenay Cain and Jim Cain	1/20/2003	2/4/2003	0203	748	566159	Ridge Pointe LTD. Partnership
2710000543	David B. Larose and Mindi L. Larose	1/19/2003	1/30/2003	0103	12711	565621	Ridge Pointe LTD. Partnership
2710000526	Lee D. Hurley and Laureen T. Hurley	1/13/2003	1/24/2003	0103	9625	564918	Ridge Pointe LTD. Partnership
2710000519	Arthur J. Creaney and Nancy Creaney	1/9/2003	1/23/2003	0103	8966	564789	Ridge Pointe LTD. Partnership
2710000515	Thomas E. Rieger and Coeta J. Rieger	1/8/2003	1/23/2003	0103	8978	564795	Ridge Pointe LTD. Partnership
2716017011	Leland C. Morse and Alvin Y. Griffin-Morse	7/25/1998	8/28/1998	0898	5895	448061	Ridge Pointe LTD. Partnership
2716016171	Edward Langlois	2/15/1999	2/26/1999	0299	5269	461964	Ridge Pointe LTD. Partnership
2716010132	Mark A. Trevino	10/31/1998	11/12/1998	1198	2328	453788	Ridge Pointe LTD. Partnership
2710601518	Daniel L. Becker and Laura F. Becker	10/8/1999	11/19/1999	1199	3562	481162	Ridge Pointe LTD. Partnership
2710600728	Michael King and Susan King	8/2/1999	8/13/1999	0899	2438	474399	Ridge Pointe LTD. Partnership
2710600335	Cecilia M. Morris and Kenneth B. Morris	11/26/1999	12/13/1999	1299	2096	482393	Ridge Pointe LTD. Partnership
2710000773	John F. McNamara and Susan McNamara	3/5/2003	3/19/2003	0303	8092	570360	Ridge Pointe LTD. Partnership

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COPY

REQUESTED BY  
Sunterra  
IN OFFICIAL RECORDS OF  
DOUGLAS COUNTY, NEVADA

2003 MAY -8 PM 12:49

WERNER CHRISTEN  
RECORDER

\$<sup>25.00</sup> PAID kg DEPUTY

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