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 <u>5</u> 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: 4-14 - 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

Stephanie Reterson

State of Nevada) Title: Authorized Representative County of Clark)

This instrument was acknowledged before me, Ross A. Hilder, on April 4,2003 by Stephanie Peterson 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.

See next page for attached "Exhibit A"

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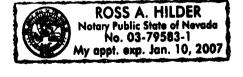


Exhibit.Ridge Pointe PIFs 04-11-03.xls

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

Deed of Release Exhibit A

		Date of	Date DOT	OR	OR		
	Owner Name(s)	Purchase	Recorded	Book	Page	Instru No.	Trustee
							Ridge Pointe LTD.
2716020053	Carla Anderson	10/31/1998	11/12/1998	1198	2316	453782	Partnership
	Angella M. Butterworth and William						Ridge Pointe LTD.
2716015141	M. Butterworth	11/16/1998	12/1/1998	1298	17	455287	Partnership
	Tammy L. Lund and Timothy P.	/					Ridge Pointe LTD.
2710601718	Frund	10/9/1999	10/22/1999	1099	3981	479265	Partnership
	Michael Stringer and Naomi						Ridge Pointe LTD.
2716001063	Stringer	7/4/1998	7/17/1998	0798	3455	444658	Partnership
							Ridge Pointe LTD.
2716014101	Earl Lloyd and Patricia Lloyd	10/3/1998	10/14/1998	1098	2460	451659	Partnership
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REQUESTED BY

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IN OFFICIAL RECORDS OF

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MERGER CHRISTEN
RECORDER

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