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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>2</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

sh. The Pa

Stephanie Peterson
Title: Authorized Representative

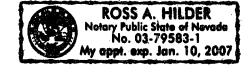
State of Nevada) County of Clark)

This instrument was acknowledged before me, Ross A. Hilder, on 1/21/1/2,2003 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.

Notary Public

See next page for attached "Exhibit A"

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

Trustee	Ridge Pointe LID.	Partnership	Ridge Pointe LTD.	Partnership
Instru No.		467489		467790
OR Page		1097		2074
OR Book		0599		0599
Date DOT Recorded		5/7/1999		5/12/1999
Date of Purchase		4/24/1999		11/12/1998
Owner Name(s)	Christina Meadows and Steve	Meadows	Robert Wisdom and Sabrina	Wisdom
		2710600508	200000177	2710600313

IN OFFICIAL RECORDS OF DOUGLAS DO JEVARA

2003 MAY -8 PM 12: 52

WERHER CHAISTEN
RECORDER

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