

R.P.T.T.: \$ 13.00
A portion of APN ~~0000-40-050-460~~

1319-30-712-001

#16-007-25-72

**THE RIDGE POINTE
GRANT, BARGAIN, SALE DEED**

THIS INDENTURE, made this 9th day of April, 2003 between SUNTERRA RIDGE POINTE DEVELOPMENT, LLC, a Delaware limited liability company, Grantor and THOMAS D. SMURTHWAITE AND SUE R. SMURTHWAITE, HUSBAND AND WIFE AS as, Joint Tenants with Right Of Survivorship Grantee;

WITNESSETH:

That Grantor, in consideration for the sum of TEN DOLLARS (\$10.00), lawful money of the United States of America, paid to Grantor by Grantee, the receipt whereof is hereby acknowledged, does by these presents grant, bargain and sell unto the Grantee and Grantee's heirs and assigns, all that certain property located and situated in Douglas County, State of Nevada, more particularly described on Exhibit "A" attached hereto and incorporated herein by this reference;

TOGETHER with the tenements, hereditaments and appurtenances thereunto belonging or appertaining and the reversion and reversions, remainder and remainders, rents, issues and profits thereof;

SUBJECT TO any and all matters of record, including taxes, assessments, easements, oil and mineral reservations and leases, if any, rights of way, agreements and the Declaration of Timeshare Covenants, Conditions and Restrictions of the Ridge Pointe dated October 8, 1997 and recorded November 5, 1997, as Document no. 0425591, Book 1197, Page 0678, Official Records of Douglas County, Nevada, and which Declaration is incorporated herein by this reference as if the same were fully set forth herein;

TO HAVE AND TO HOLD all and singular the premises, together with the appurtenances, unto the said Grantee and Grantee's assigns forever.

IN WITNESS WHEREOF, the grantor has executed this conveyance the day and year first above written.

SUNTERRA RIDGE POINTE DEVELOPMENT, LLC
a Delaware limited liability company

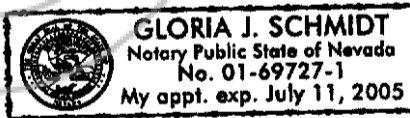
STATE OF NEVADA }
 } SS.
COUNTY OF CLARK }

By: SUNTERRA DEVELOPER AND SALES HOLDING COMPANY,
a Delaware Corporation and its manager

By: Edward Aleman
Authorized Representative - Edward Aleman

On this 15th day of APRIL, 2003, personally appeared before me, a notary public, EDWARD ALEMAN known to me to be the Authorized Representative acknowledged to me that he executed the document on behalf of said corporation, Sunterra Developer and Sales Holding Company, a Delaware corporation.

Gloria J. Schmidt
Notary Public



WHEN RECORDED MAIL TO:
Sunterra Financial Services, Inc.
3865 W. Cheyenne
N. Las Vegas, NV 89032

0581863

BK 0603 PG 16252

EXHIBIT "A"

(160)

A timeshare estate comprised of an undivided interest as tenants in common in and to that certain real property and improvements as follows: An undivided 1/2652nd interest in and to Lot 160 as designated on TAHOE VILLAGE UNIT No. 1 - 14th AMENDED MAP, recorded September 16, 1996, as Document No. 396458, in Book 996, at Page 2133, Official Records, Douglas County, Nevada, EXCEPTING THEREFROM that certain real property described as follows: Beginning at the Northeast corner of Lot 160; thence South 31°11'12" East, 81.16 feet; thence South 58°48'39" West, 57.52 feet; thence North 31°11'12" West, 83.00 feet; thence along a curve concave to the Northwest with a radius of 180 feet, a central angle of 18°23'51", an arc length of 57.80 feet, the chord of said curve bears North 60°39'00" East, 57.55 feet to the Point of Beginning. Containing 4,633 square feet, more or less, as shown on that Boundary Line Adjustment Map recorded as Document No. 0463765; together with those easements appurtenant thereto and such easements and use rights described in the Declaration of Timeshare Covenants, Conditions and Restrictions for THE RIDGE POINTE recorded November 5, 1997, as Document No. 0425591, and as amended on March 19, 1999 as Document No. 0463766, and subject to said Declaration; with the exclusive right to use said interest, in Lot 160 only, for one Use Period every other year in ODD -numbered years in accordance with said Declaration.

A Portion of APN: 1319-30-712-001

REQUESTED BY
Stewart Title of Douglas County

IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2003 JUN 30 AM 9: 33

WERNER CHRISTEN
RECORDER

\$ 15⁰⁰ PAID *Kg* DEPUTY

0581863

BK0603PG16253