REQUESTED BY

Stewart Title of Douglas County

IN OFFICIAL RECORDS OF DOUGLAS CO., NEVADA

2003 JUL 23 AH 10: 20

WERNER CHRISTEN RECORDER

\$ /6 PAID () DEPUTY

Contract Number: RPT0883

R.P.T.T.: \$\frac{13.00}{A portion of APN 1319-30-712-001} #16-011-18-82

Mail Tax Statements To:

Resorts West
400 Ridge Club Drive

Stateline, NV 89449

THE RIDGE POINTE GRANT, BARGAIN, SALE DEED

THIS INDENTURE, made this 16TH day of July, 2003 between Sunterra Ridge Pointe Development, LLC, a Delaware limited liability company, Grantor and, MARIE AGNES SCHNEIDER AND FREDDIE L. SCHNEIDER, WIFE AND HUSBAND as Joint Tenants with Right of Survivorship whose address is: 11302 S. Redland Rd., Coyle, Oklahoma 73027, 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.

0584087 BK0703PG10647 SUNTERRA RIDGE POINTE DEVELOPMENT, LLC A Delaware limited liability company

STATE OF Nevada

COUNTY OF Clark

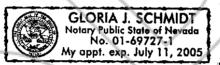
By: SUNTERRA DEVELOPER AND SALES HOLDING COMPANY,

a Delaware Corporation and its manager

By:

Authorized Representative - Nancy Zuniga

Notary Public



WHEN RECORDED MAIL TO:
Marie and Freddie Schneider
11302 S. Redland Rd
Coyle, OK 73027

0584087 BK0703PG10648

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 EVEN -numbered years in accordance with said Declaration.

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