

Contract Number: RPT0824

R.P.T.T.: \$13.00

A portion of APN 1319-30-712-001

#16-023-27-82

Mail Tax Statements To:

Resorts West

400 Ridge Club Drive

Stateline, NV 89449

REQUESTED BY
Stewart Title of Douglas County
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2003 JUL 31 AM 10:24

WERNER CHRISTEN
RECORDER

\$ 116.00 PAID PC DEPUTY

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

THIS INDENTURE, made this 23RD day of July, 2003 between Sunterra Ridge Pointe Development, LLC, a Delaware limited liability company, Grantor and, FAYYAZ KARIM AND LISA A. KARIM, husband and wife as Joint Tenants with Right of Survivorship whose address is: 4832 W. 83 St., Burbank, IL 60459, 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.

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SUNTERRA RIDGE POINTE DEVELOPMENT, LLC
A Delaware limited liability company

STATE OF Nevada

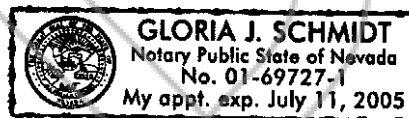
By: SUNTERRA DEVELOPER AND SALES HOLDING
COMPANY,
a Delaware Corporation and its manager

COUNTY OF Clark

By: Nancy Zuniga
Authorized Representative - Nancy Zuniga

On this 24th day of July, 2003, personally appeared before me, a notary public
NANCY ZUNIGA known to me to be the Authorized Representative acknowledged to me that he/she
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:
Fayyaz and Lisa Karim
4832 W 83 St
Burbank, IL 60459

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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.

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