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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)

REQUESTED BY  
*Sunterra*  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

2003 SEP -2 AM 11:43

WERNER CHRISTEN  
RECORDER

\$24 PAID *BC* DEPUTY

**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 69 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: Aug 27 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

By: *[Signature]*  
Delinda Sargent  
Title: Authorized Representative

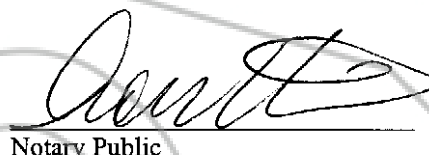
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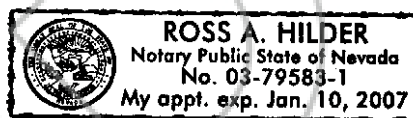
**ACKNOWLEDGEMENT**

State of Nevada)  
County of Clark)

This instrument was acknowledged before me, Ross A. Hilder, on Aug 27, 2003 by Delinda Sargent 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"



(Seal)

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	Owner Name(s)	Date of Purchase	Date DOT Recorded	OR Book	OR Page	Doc. #
2710601923	Phillip L. Downey and Teresa M. Downey	9/17/1999	10/29/1999	1099	5103	479666
2710000678	William L. Brown and Julie M. Brown	2/11/2003	2/25/2003	0203	10088	568057
2710000789	Sandra Mulrone and Terry Laughren	3/11/2003	3/25/2003	0303	11486	571089
2710000800	Warner E. Stuckey and Donna N. Stuckey	3/17/2003	6/9/2003	0603	3473	579239
2710000362	Wilford C. Wells and Betty J. Wells	12/1/2002	12/12/2002	1202	5249	560513
2710000422	Richard A. Matza	2/2/2003	1/16/2003	0103	6270	564079
2710000424	Michael P. Holmgren and Barbara A. Blunt	1/4/2003	5/22/2003	0503	11800	577703
2710000427	Glen L. Pedersen and Janet L. Pedersen	1/6/2003	1/17/2003	0103	6675	564214
2710000430	David C. Auble and Shirley M. Auble	1/7/2003	1/23/2003	0103	8952	564782
2710000433	Wilbur R. Bohr and Jean M. Bohr	1/11/2003	1/24/2003	0103	9609	564912
2710000516	Theodore E. Rosengreen and Rita M. Rosengreen	1/8/2003	1/23/2003	0103	8986	564799
2710000521	Peter P. Burany and Maria L. Burany	1/11/2003	1/23/2003	0103	8958	564785

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	Owner Name(s)	Date of Purchase	Date DOT Recorded	OR Book	OR Page	Doc. #
2710000523	Thomas H. Sheffield and Debbie D. Sukhai-Sheffield	1/12/2003	1/23/2003	0103	8990	564801
2710000642	Didi King	3/10/2003	3/25/2003	0303	11480	571086
2710600432	Linda M. Myers	11/13/1999	11/30/1999	1199	5039	481643
2710600546	Sylvia Flores Long and Rachael Lowery	2/12/2000	2/28/2000	0200	4166	486954
2710600921	Dan W. Shafer	5/8/1999	5/21/1999	0599	4292	468510
2710601149	Dale A. Logue and Jennifer J. Logue	3/16/2000	3/31/2000	0300	5934	489018
2716001181	Klaus D. Teuber and Ursel Teuber	7/13/1998	7/24/1998	0798	5015	445161
2716002153	D. L. Lamphere, Jr. and Jennifer L. Lamphere	2/6/1999	2/17/1999	0299	3364	461310
2716014131	Steven St. George	11/6/1998	11/17/1998	1198	3598	454224
2716019051	James A. Pratt and Linda M. Pratt	9/2/1998	9/14/1998	0998	2297	449262
2716023121	Sheldon M. Lazanoff and Linda J. Lazanoff	10/25/1998	11/5/1998	1198	967	453349
2710000782	Michael K. Brooks and Terry L. Brooks	3/9/2003	3/20/2003	0303	8728	570518
2710000186	Robert C. Day and Karen E. Hansen	12/30/2002	1/10/2003	0103	3668	563550
2710000274	Robert F. Jennings and Marie G. Jennings	10/23/2002	11/5/2002	1102	1555	556939

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

Deed of Release  
 Exhibit A

	Owner Name(s)	Date of Purchase	Date DOT Recorded	OR Book	OR Page	Doc. #
2710000277	Robert P. Muller and Dorothy M. Muller	11/7/2002	5/22/2003	0503	11804	577705
2710000298	J. Evan Dickens and Dixie L. Dickens	11/10/2002	11/20/2002	1102	8076	558284
2710000305	Carolyn M. Madl and Donald W. Madl	11/12/2002	11/26/2002	1102	11009	559022
2710000308	Robert Collins and Michele Williams	11/14/2002	11/27/2002	1102	12072	559219
2710000318	Dean Humphrey and Janet Humphrey	11/16/2002	11/27/2002	1102	12082	559223
2710000328	Alan E. Deegan and Cathleen E. Deegan	11/20/2002	12/9/2002	1202	3426	560119
2710000336	Suresh Mohan and Sulcohana Mohan	11/23/2002	12/9/2002	1202	3458	560135
2710000355	Cornelius J. Scanlon	11/30/2002	12/17/2002	1202	7361	561053
2710000363	James A. Atherton and Sandra H. Atherton	12/1/2002	12/12/2002	1202	5195	560489
2710000373	Brenda G. Beers	12/4/2002	12/17/2002	1202	7289	561020
2710000396	Roger S. Barbash and Anne V. Barbash	11/20/2002	12/10/2002	1202	4079	560276
2710000398	James J. Lind and Candace C. Eckert	11/23/2002	12/10/2002	1202	4109	560288

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	Owner Name(s)	Date of Purchase	Date DOT Recorded	OR Book	OR Page	Doc #
2710000536	William C. Stieger and Lois L. Stieger	1/16/2003	1/30/2003	0103	12721	565626
2710000573	James L. Rondeau and Melody J. Rondeau	2/16/2003	3/4/2003	0303	576	568742
2710000472	Jerry Lee Loynachan and Joanne Kay Loynachan	12/20/2002	1/8/2003	0103	2286	563111
2710000486	Robert F. Denzer and Kay A. Denzer	12/29/2002	1/10/2003	0103	3672	563552
2710000488	Thomas E. Elenbaas and Debra M. Elenbaas	12/29/2002	1/10/2003	0103	3681	563556
2710000492	Tony Korkunis and Kristin Korkunis	12/30/2002	1/10/2003	0103	3710	563567
2710000630	Alan D. Bentoski and Betty Bentoski	2/25/2003	5/29/2003	0503	14655	578222
2710000607	Marie S. Snell and Marvin V. Snell	1/31/2003	5/29/2003	0503	14661	578225
2710000138	Barbara C. Munz	11/25/2002	12/10/2002	1202	4121	560294
2710000139	Robert A. Lewis and Karen A. Lewis	12/25/2002	12/9/2002	1202	3446	560129
2710000745	Pedro Guajardo and Marie B. Guajardo	2/23/2003	6/9/2003	0603	3445	579226
2710000788	Ronald H. Newman and Kathleen M. Newman	3/10/2003	3/25/2003	0303	11490	571091

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	Owner Name(s)	Date of Purchase	Date DOT Recorded	OR Book	OR Page	OR Doc. #
2710000793	John R. Taylor and Jean W. Taylor	3/12/2003	3/25/2003	0303	11505	571098
2710601223	Wadh Badran and Huda Nassori	5/30/1999	6/18/1999	0699	3861	470561
2710601538	Tammy L. Robinson	4/8/2000	4/21/2000	0400	3691	470301
2716003142	Marquita Coe and Rick Lant	11/10/1998	11/23/1998	1198	5150	454713
2716004061	Gordon K. Moy and Irene Yoshiye Moy	8/25/1998	9/8/1998	0998	1175	448872
2716010063	Douglas S. Cutting II and Shirley L. Cutting	9/29/1998	10/12/1998	1098	1920	451414
2716011438	David Acoba, Jr.	3/14/1999	4/5/1999	0499	610	464900
2716017102	John Vanderstelt and Sharon Vanderstelt	11/5/1998	11/16/1998	1198	3155	454061
2716018143	Elbridges Enriquez Vigilia and Marissa Enriquez Vigilia	1/28/1999	2/8/1999	0299	1380	460497
2710000180	Bhanu V. R. Nanduri and Adilakshmi C. Nanduri	12/23/2002	1/8/2003	0103	2298	563117
2710000375	William L. Stugart and Melba Stugart	12/6/2002	12/19/2002	1202	8881	561345
2710000376	Donald E. Evans and Donna Lee Evans	12/6/2002	12/19/2002	1202	8857	561333
2710000378	Kim Neidich and Mark Neidich	12/8/2002	12/19/2002	1202	8865	561337
2710000379	Bajnikant D. Merchant and Dhanlaxmi R. Merchant	12/8/2002	12/19/2002	1202	8869	561339

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Deed of Release  
 Exhibit A

	Owner Name(s)	Date of Purchase	Date DOT Recorded	OR Book	OR Page	Doc. #
2710000406	Walter Ercek and Evelyn Ercek	12/7/2002	12/19/2002	1202	8853	561331
2710000410	Lynn E. Trent and Dolores Diel Trent	12/11/2002	12/31/2002	1202	13862	562473
2710000412	Paul G. Woodley and Louise Woodley	12/15/2002	12/27/2002	1202	12317	562177
2710000420	Robert E. Johns Jr. and Holly A. Johns	12/29/2002	1/10/2003	0103	3700	563562
2710000240	Kenneth L. Smithwick and Janice Smithwick	6/26/2002	7/12/2002	0702	3532	546945
2716005113	Demetrio C. Abiva Jr. and Mita C. Abiva	12/19/1998	12/30/1998	1298	6844	457592

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