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REQUESTED BY

IN OFFICIAL RECORDS OF
DOUGLAS CO.. NEVADA

2003 DEC 10 AM 8: 46

WERNER CHRISTEN RECORDER

19 PAID K 2 DEPUTY

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

SUNTERRA RIDGE POINTE DEVELOPMENT, LLC, a Delaware limited liability company as successor in interest by merger to Ridge Pointe Limited Partnership, a Nevada Limited Partnership ("Sunterra Ridge Pointe Development, LLC"), 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 SUNTERRA RIDGE POINTE DEVELOPMENT, LLC, 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 10 DEED(S) OF TRUST

Beneficiary hereby substitutes SUNTERRA RIDGE POINTE DEVELOPMENT, LLC, as Trustee in Lieu of the above named Trustee under said Deed of Trust. SUNTERRA RIDGE POINTE DEVELOPMENT, LLC, 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: 2003

BENEFICIARY AND SUBSTITUTED TRUSTEE, SUNTERRA SALES AND DEVELOPER HOLDING COMPANY, The member and sole manager of

Sunterra Ridge Pointe Development, LLC

By: Sunterra Developer and Sales Holding Company

Its: Sole Manager

By: Delinda Sargent

Title: Authorized Representative



State of Nevada) County of Clark)

See next page for attached "Exhibit A"

Notary Public

ROSS A. HILDER Notary Public State of Nevada 140. 03-79583-1

My app exp. Jan. 10, 2007

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

Deed of Release Exhibit A

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Date DOT Recorded	11/20/2002	2/25/2003	3/23/2003		2/25/2003	03/20/03		08/20/03		2/18/2000	10/29/99		6/11/1999		10/28/1998			12/29/1995
Date of Purchase	11/9/2002	214212003	2/12/2003	/	2/11/2003	3/8/2003		8/7/2003		2/5/2000	10/19/1999		5/22/1999	/	10/17/1998	_	<	12/20/1995 12/29/1995
Owner Name(s)	Robert A. Hughes	Walter W. Roberts and Joann	Koberts	Wayne Kreutzer and Gloria	Kreutzer	Michael V. Cupp	Thomas R. Tucker and Deanna	Tucker	Diane R. Grove and Katharine D.	Richter	02710600819 Bruce H. Ganly and Diane L. Ganly 10/19/1999	James Tim Walsh and Kathy L.	Walsh	Jerome D. Hein and Joanna L.	Hein	Edward T. Diaz and Laura M. Diaz	and Trisha C. Ochoa and Wilfredo	Ochoa
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Exhibit.Ridge Pointe PIFs 11-10-03

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