

REQUESTED BY
Stewart Title of Douglas County

IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2003 DEC 16 AM 10:52

WERNER CHRISTEN
RECORDER

\$42⁵⁰ PAID *Kj* DEPUTY

Contract Number – 1601910A
R.P.T.T.: ~~\$16,500~~ *104.35* *OK*
A portion of APN 1319-30-712-001
#16-019-10-01

** husband and
wife*

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

a. THIS INDENTURE, is made this 15 day of November, 2003, between **Kenneth T. Smith and Lori Smith**, ~~a married couple~~. Grantor, having the address of 9214 Big Meadow Road, Riverside, CA 92509 and Sunterra Ridge Pointe Development, LLC, a Delaware limited liability company, Grantee, having a mailing address of Post Office Box 559, Zephyr Cove, Nevada 89448.

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 Grantee, 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.

0599671

BK 1203 PG 06998

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

[Signature]
Buyer 1, Ken T Smith

[Signature]
Buyer 2, Lori Smith

State of California)
County of San Diego) SS

On this day 15 of November 2003, before me, a notary public, in and for said county and state, personally appeared **Buyer Names**, personally known to me to be the person(s) who executed the above instrument, who acknowledged to me that he or she executed the same freely and voluntarily for the purposes therein stated.

[Signature]
Notary Public

MY COMMISSION EXPIRES:
6-26-05



WHEN RECORDED MAIL TO:
Sunterra Financial Services, Inc.
3865 W. Cheyenne Ave. Bldg #5
North Las Vegas, Nevada 89032

0599671

BK1203PG06999

CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

State of California

County of San Diego

On Nov 15, 2003 before me, Peggy Foretic, Notary Public
Date Name and Title of Officer (e.g., "Jane Doe, Notary Public")

personally appeared Kenneth Smith & Lori Smith
Name(s) of Signer(s)

personally known to me – OR proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.



WITNESS my hand and official seal.

Peggy Foretic
Signature of Notary Public

OPTIONAL

Though the information below is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent removal and reattachment of this form to another document.

Description of Attached Document

Title or Type of Document: Grant Deed

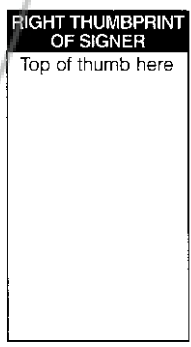
Document Date: Nov 15, 2003 Number of Pages: 2

Signer(s) Other Than Named Above: _____

Capacity(ies) Claimed by Signer(s)

Signer's Name: Kenneth Smith

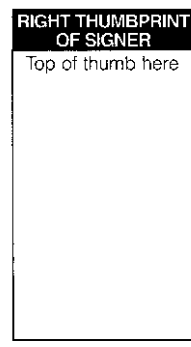
- Individual
- Corporate Officer
Title(s): _____
- Partner — Limited General
- Attorney-in-Fact
- Trustee
- Guardian or Conservator
- Other: _____



Signer Is Representing:

Signer's Name: Lori Smith

- Individual
- Corporate Officer
Title(s): _____
- Partner — Limited General
- Attorney-in-Fact
- Trustee
- Guardian or Conservator
- Other: _____



Signer Is Representing:

0599671

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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 1/1326th 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 each year in accordance with said Declaration.

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

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