

REQUESTED BY  
**Stewart Title of Douglas County**

IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

2003 DEC 16 AM 10:56

WERNER CHRISTEN  
RECORDER

\$ 16<sup>00</sup> PAID KJ DEPUTY

Contract Number – **1600946C**  
R.P.T.T.: \$ 50.70  
A portion of APN 1319-30-712-001

#16-009-46-81

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

THIS INDENTURE, is made this 25 day of November, 2003, between Phillip Lum and Kay C. Lum, husband and wife, as joint tenants with right of survivorship. Grantor, having the address of 2220 Lockwood Drive, Rapid City, SD 57702 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.

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

Phillip Lum  
Phillip Lum

Kay C. Lum  
Kay C. Lum

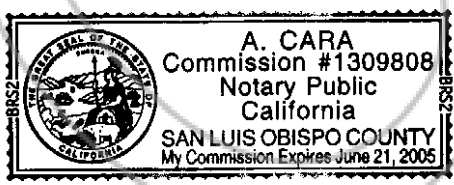
State of CALIFORNIA )  
County of SAN LUIS OBISPO ) SS

On this day 25 of NOVEMBER 2003, before me, a notary public, in and for said county and state, personally appeared Phillip and Kay C. Lum, 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.

A. Cara

Notary Public

MY COMMISSION EXPIRES:  
6/21/05



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

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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 1/2652<sup>nd</sup> interest in and to Lot 160 as designated on TAHOE VILLAGE UNIT No. 1 - 14<sup>th</sup> 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**

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