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Prepared by and return to:
Sunterra Financial Services
3865 W. Cheyenne Ave.
North Las Vegas, NV 89032

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

2003 DEC 26 PM 12:43

WERNER CHRISTEN
RECORDER

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AFFIDAVIT

Personally appeared before the undersigned attesting officer, Shelly Brown, an Authorized Representative of 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") states under oath as follows:

1. That certain Substitution of Trustee and Full Reconveyance dated 5/1/2003 and recorded in Book 0503, page 93, Document Number 575193 of the Public Records of Douglas County, NV; released in error that certain Deed of Trust from **Robert M. Scoggins and Kathy M. Scoggins** (the "Scoggins Deed of Trust") dated 6/18/1999 and recorded in Book 0699, page 3918, Document Number 470584 of the Public records of Douglas County, NV.
2. The indebtedness secured by the Scoggins Deed of Trust has not been satisfied and remains a legal and valid indebtedness due from Scoggins to Sunterra Ridge Pointe Development, LLC.
3. The Scoggins Deed of Trust remains in full force and effect as security for the indebtedness referenced therein.

Executed this 16th day of October, 2003.

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: Shelly Brown
Shelly Brown
Title: Authorized Representative

STATE OF NEVADA
COUNTY OF CLARK

The foregoing Affidavit was acknowledged before me this 16th day of October, 2003, by Shelly Brown, an Authorized Representative of Sunterra Ridge Pointe Development, LLC, a Delaware limited liability company, on behalf of said company. She is personally known to me.

ROSS A. HILDER
Notary Public State of Nevada
No. 03-79583-1
My appt. exp. Jan. 10, 2007

[Signature]
Notary Public, State of Nevada

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