

2004 JUN -1 AM 10: 29

WERNER CHRISTEN
RECORDER

\$15⁰⁰ PAID *KJ* DEPUTY

APN: 1319-30-712-001 *dm*
RPTT: \$0 (#5)

RECORDING REQUESTED BY:

When recorded mail to:
Sunterra Financial Services
3865 W. Cheyenne Ave.
N. Las Vegas, NV 89032

DISCLAIMER DEED

WITNESSETH THIS DISCLAIMER DEED, made by,

William M. Palmer, A Married Man, spouse of the grantee,
herein called "the undersigned" to

Sandra L. Pearsall Palmer, A Married Woman, as her Sole and Separate property,
hereinafter called "the spouse"

WHEREAS:

1. The spouse has acquired title to the following described property situated in Douglas, State of Nevada, to wit:

See Exhibit A attached hereto and by this reference made a part hereof.

2. The property above described is the sole and separate property of the spouse having been purchased with the separate funds of the spouse.

3. The undersigned has no past, present or future right, title, interest, claim or lien of any kind of nature whatsoever in, to or against said property.

4. This instrument is executed not for the purpose of making a gift to the spouse, but solely for the purpose of clearly showing of record that the undersigned has and claims no interest in and to said property.

NOW THEREFORE, in consideration of the premises, the undersigned does hereby disclaim, remise, release and quit-claim unto the spouse and to the heirs and assigns of said spouse forever, all right, title, claim and demand which the undersigned appear to have in and to the above described property.

May 5, 2004

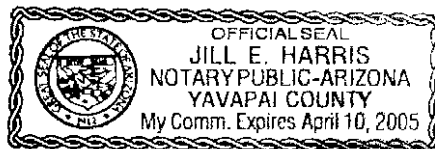
William M. Palmer
William M. Palmer

STATE OF ARIZONA)
) ss.
COUNTY OF YAVAPAI)

The foregoing instrument was acknowledged before me this 5th Day of May 2004, by William M. Palmer

My commission expires:

Jill E. Harris
Notary Public



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BK0604PG00118

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 1/2652nd 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 every other year in EVEN-numbered years in accordance with said Declaration.

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

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