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REQUESTED BY  
Sunterra  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA  
2004 JUL 20 AM 11:41  
WERNER CHRISTEN  
RECORDER  
\$19<sup>00</sup> PAID KJ 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 MORTGAGE HOLDINGS, LLC, a Delaware limited liability company ("Sunterra Mortgage Holdings, 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 MORTGAGE HOLDINGS, 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 5 DEED(S) OF TRUST

Beneficiary hereby substitutes SUNTERRA MORTGAGE HOLDINGS, LLC, as Trustee in Lieu of the above named Trustee under said Deed of Trust. SUNTERRA MORTGAGE HOLDINGS, 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: July 14 2004

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

Sunterra Mortgage Holdings, LLC

By: Sunterra Developer and Sales Holding Company  
Its: Sole Manager


By: [Signature]  
Delinda Sargent  
Title: Authorized Representative

0619260  
BK0704PG08005

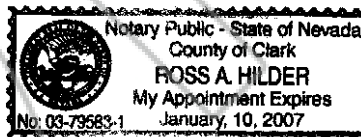
**ACKNOWLEDGEMENT**

State of Nevada)  
County of Clark)

This instrument was acknowledged before me, Ross A. Hilder, on July 14, 2004 by Delinda Sargent who acknowledged to me to be the Authorized Representative of Sunterra Sales and Developer Holding Company, which is the sole manager of SUNTERRA MORTGAGE HOLDINGS, LLC, a Delaware limited liability company, and that as such representative, being authorized to do so, signed her name as such Authorized Representative.

  
\_\_\_\_\_  
Notary Public

See next page for attached "Exhibit A"



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BK0704PG08006

Ridge Pointe Tahoe  
A Portion of APN:  
1319-30-712-001

Exhibit A

Loan ID	Customer Name	Customer Name 2	Mtg. Rec Date	Bk	Pg	Inst
376158	ADAMS, ELLEN		12/20/01	1201	6627	530499
355498	ELSTON, JAY D.	ELSTON, LEAH A.	09/21/98	998	3924	449811
354806	FONG, JOYE	BOTHUN, RICHARD S.	04/14/99	499	2666	465661
354990	SMITH, JAMES E.	SMITH, JACQUELINE G.	07/22/98	798	4431	444963
354692	THIVIERGE, JOHN E.	THIVIERGE, MICHICO, O.	12/28/98	1298	6092	457316

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