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

When Recorded Mail To:  
✓ Sunterra Financial Services, Inc.  
Reconveyance Department  
3865 W. Cheyenne Ave.  
Las Vegas, NV 89032

2004 AUG 25 AM 11:56

WERNER CHRISTEN  
RECORDER

A Portion of APN 1319-30-645-003

\$19<sup>00</sup> PAID Kj DEPUTY

**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

HARICH TAHOE DEVELOPMENTS, a Nevada General Partnership, 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 HARICH TAHOE DEVELOPMENTS, a Nevada General Partnership, 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 3 DEED(S) OF TRUST

Beneficiary hereby substitutes HARICH TAHOE DEVELOPMENTS, A Nevada General Partnership, as Trustee in Lieu of the above named Trustee under said Deed of Trust. HARICH TAHOE DEVELOPMENTS, a Nevada General Partnership, 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: August 20 2004

BENEFICIARY AND SUBSTITUTED TRUSTEE,  
HARICH TAHOE DEVELOPMENTS, a Nevada  
General Partnership,

By: Lakewood Development, Inc.,  
A Nevada Corporation  
Title: Managing General Partner

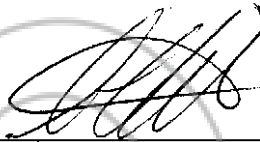
By:   
Delinda Sargent  
Title: Authorized Representative

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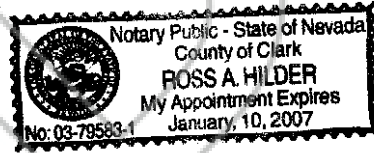
**ACKNOWLEDGEMENT**

State of Nevada)  
County of Clark)

This instrument was acknowledged before me, Ross A. Hilder, on August 30, 2004 by Delinda Sargent who acknowledged to me to be the Authorized Representative of Lakewood Development, Inc., a Nevada Corporation, and that as such representative, being authorized to do so, signed her name as such Authorized Representative.



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Notary Public



See next page for attached "Exhibit A".

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Harich Ridge Tahoe  
 A Portion of APN: 1319-30-645-003

Exhibit A

Loan ID	Contract#	Customer Name	Customer Name 2	Unit	Week	OEB	Mfg. Rec Date	BK	Pg	Inst
462734	2803933B	CARATACHEA, SAM	CARATACHEA, TAMARA	9	33	B	04/25/97	497	3849	411232
462521	3108126C	CATT, JAMES L.	CATT, WENDY R.	81	26	E	05/28/96	596	4591	388656
369357	2804112A	WU, WILLIAM	WU, CHRISTINA	41	12	B	10/29/93	1093	5950	321424

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