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

A Portion of APN 1319-30-645-003

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

2004 SEP 29 AM 11:24

WERNER CHRISTEN  
RECORDER

\$ 19<sup>00</sup> PAID kd 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 1 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: 9-27 - 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

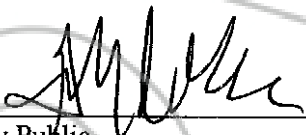
0625337

BK0904PG11928

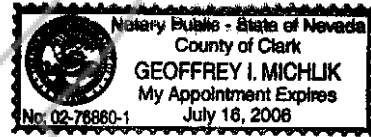
**ACKNOWLEDGEMENT**

State of Nevada)  
County of Clark)

This instrument was acknowledged before me, Geoff Michlik, on September 27, 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.

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

See next page for attached "Exhibit A".



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BK0904PG11929

Loan ID	Customer Name	Customer Name 2	Purchase Date	Unit	Week	OEB	Mtg	Rec Date	Bk	Pg	Inst
543598	ASHER, AMY		5/16/2004	16	9E			6/9/2004	0604	04348	0615556
420270	MCKENNA, SUSAN		3/8/2003	7	47O			3/20/2003	0303	08754	570529
483343	ORSBURN, JAMES	ORSBURN, KATHY	1/15/2004	10	27E			1/29/2004	104	9797	0603180

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