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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 DEC -1 AM 11:39

WERNER CHRISTEN
RECORDER

⁰⁰
\$18 PAID KJ DEPUTY

A Portion of APN per Attached "Exhibit A"

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Dutch Elm, 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 **Dutch Elm, 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 2 DEED (S) OF TRUST

Beneficiary hereby substitutes **Dutch Elm, LLC**, as Trustee in Lieu of the above named Trustee under said Deed of Trust. **Dutch Elm, 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: November 22 2004

BENEFICIARY AND SUBSTITUTED TRUSTEE,
DUTCH ELM, LLC,
a Nevada limited liability company

By: **DUTCH ELM HOLDINGS, INC.**,
a Nevada corporation
Its: Manager and Member

By: [Signature]
Dave Womer
Its: President

State of Nevada)
County of Clark)

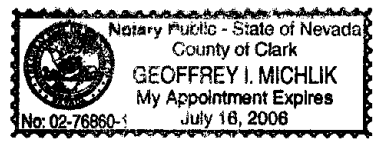
This instrument was acknowledged before me on 22 day of November, 2004 by Dave Womer who acknowledged to me to be the President of Dutch Elm Holdings, Inc., a Nevada corporation, and that as such representative, being authorized to do so, signed his name as such Authorized Representative.

7-16-06
My Commission Expires

[Signature]
Notary Public

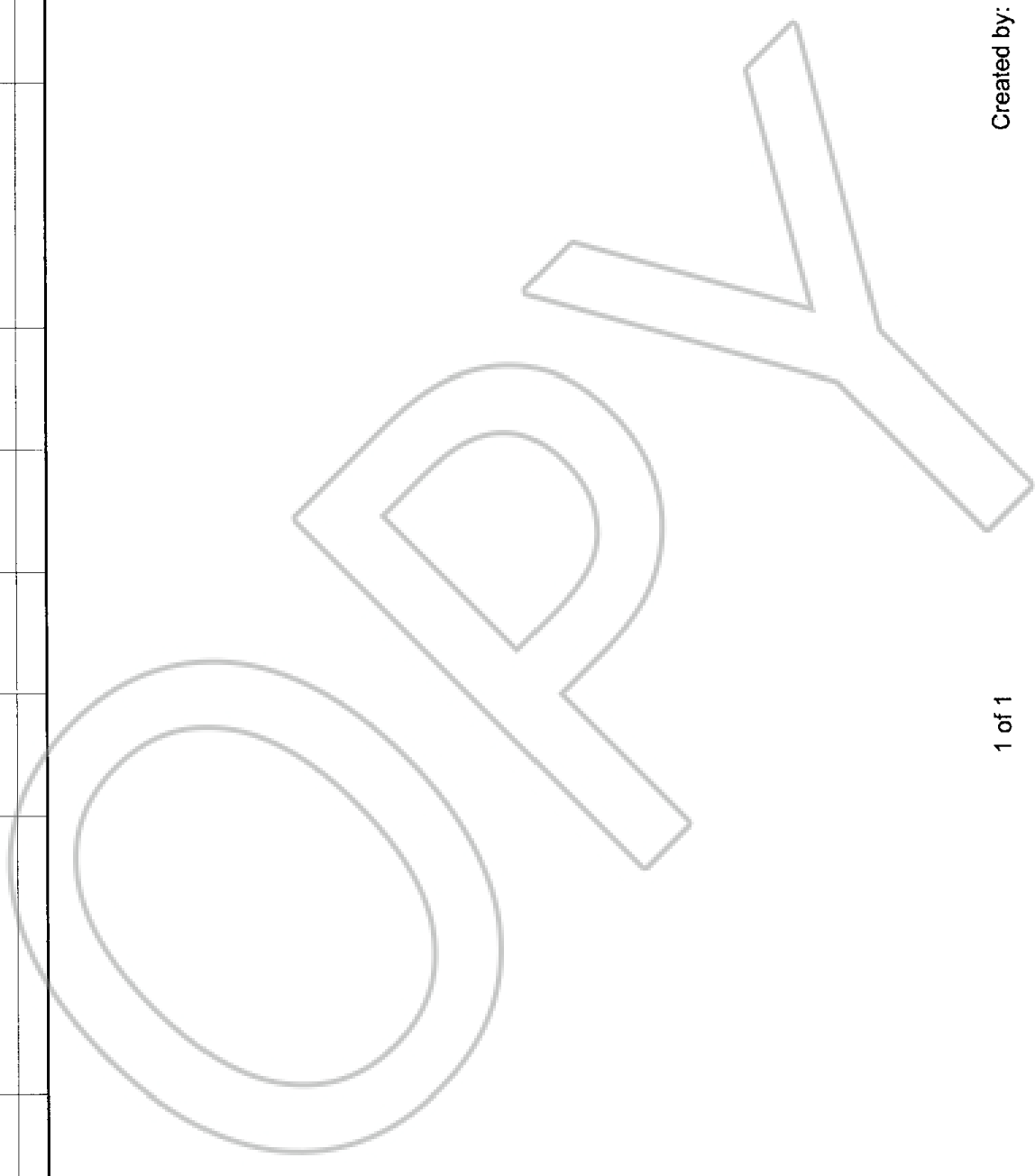
See next page for attached "Exhibit A".

0630747



BK1204PG00255

Servicer #	Name 1	Name 2	Unit	Week	O, E, B,	Mortgage Record Date	Book	Page	Instrument
462593	MUNGUJA, MIGUEL A.	MUNGUJA, DORIS J.	42297	27	BOTH	8/17/1998	898	3207	447137
462578	SAUNDERS, EUGENE L.	BARRETT, DIANE	42292	3	ODD	7/15/1998	798	2649	444390
Total = 2									



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