

WHEN RECORDED MAIL TO:
FIRST AMERICAN TITLE COMPANY
Vacation Ownership Division
11175 Azusa Court
Rancho Cucamonga, CA 91730

DOC # 0640931
04/05/2005 01:18 PM Deputy: GB
OFFICIAL RECORD
Requested By:
FIRST AMERICAN TITLE

Douglas County - NV
Werner Christen - Recorder
Page: 1 Of 3 Fee: 16.00
BK-0405 PG- 1466 RPTT: 0.00



A PORTION OF APN: 0000-40-050-450
TS No. :<SEE EXHIBIT 'A'>
Loan No.: <SEE EXHIBIT 'A'>

NOTICE OF BREACH AND DEFAULT AND OF ELECTION TO CAUSE SELL OF REAL PROPERTY UNDER DEED OF TRUST

NOTICE IS HEREBY GIVEN THAT: FIRST AMERICAN TITLE INSURANCE COMPANY is the duly appointed Trustee under a Deed of Trust dated <SEE EXHIBIT 'A'>, executed by <SEE EXHIBIT 'A'>, as trustor in favor of <SEE EXHIBIT 'A'>, as beneficiary, recorded <SEE EXHIBIT 'A'>, under instrument no. <SEE EXHIBIT 'A'>, in book <SEE EXHIBIT 'A'>, page <SEE EXHIBIT 'A'>, of Official Records in the office of the County recorder of DOUGLAS, County, Nevada securing, among other obligations.

ONE (1) for the Original sum of <SEE EXHIBIT 'A'>, that the beneficial interest under such Deed of Trust and the obligations secured hereby are presently held by the undersigned; that a breach of and default in the obligations for which such Deed of Trust is security has occurred or that payment has not been made of:

INSTALLMENT OF PRINCIPAL AND INTEREST PLUS IMPOUNDS AND / OR ADVANCES WHICH BECAME DUE ON <SEE EXHIBIT 'A'> PLUS LATE CHARGES, AND ALL SUBSEQUENT INSTALLMENTS OF PRINCIPAL, INTEREST, BALLOON PAYMENTS, PLUS IMPOUNDS AND/OR ADVANCES AND LATE CHARGES THAT BECOME PAYABLE.

That by reason thereof the present Beneficiary under such deed of Trust has executed and delivered to said duly appointed Trustee a written Declaration of Default and Demand for Sale and has deposited with said duly appointed Trustee such Deed of Trust and all documents evidencing obligations secured thereby and has declared and does hereby declare all sums secured thereby immediately due and payable and has elected and does hereby elect to cause the trust property to be sold to satisfy the obligations secured thereby.

NOTICE

You may have the right to cure the default hereon and reinstate the one obligation secured by such Deed of Trust above described. Section NRS 107.080 permits certain defaults to be cured upon the Payment of the amounts required by that statutory section without requiring payment of that portion of principal and interest which would not be due had no default occurred. Where reinstatement is possible, if the default is not cured within 35 days following recording and mailing of this Notice to Trustor of Trustors's successor in interest, the right of reinstatement will terminate and the property may thereafter be sold. The Trustor may have the right to bring a court action to assert the nonexistence of a default or any other defense of Trustor to acceleration and Sale.

T.S. No.: <SEE EXHIBIT 'A'>
Loan No.: <SEE EXHIBIT 'A'>

To determine if reinstatement is possible and the amount, if any, to cure the default, contact:

THE RIDGE POINTE
C/O SUNTERRA FINANCIAL SERVICES
3865 WEST CHEYENNE AVENUE
BLDG 5
NORTH LAS VEGAS, NV 89032
ATTN: LOSS MITIGATION

Phone: (800) 279-7764

Dated: April 04, 2005

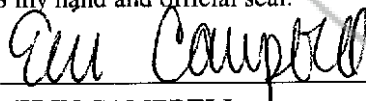
FIRST AMERICAN TITLE INSURANCE COMPANY,
AS AGENT FOR THE BENEFICIARY

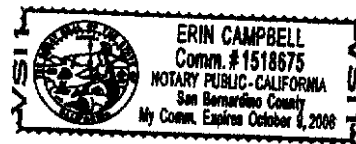
By: 
LINDA PEREZ, TRUSTEE SALE OFFICER

State of California)ss
County of San Bernardino }

On April 04, 2005 before me, ERIN CAMPBELL Notary Public, personally appeared LINDA PEREZ personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Signature  (Seal)
ERIN CAMPBELL



(PAGE 2 OF 2)

T.S NO.	LOAN NO.	D/T DATED	TRUSTOR	BENEFICIARY	D/T REC.	INST. NO.	BOOK	PAGE	NOTE AMT.	DEFAULT DATE
05-8015-705	355332	3/30/1999	Deborah S. Priolo & Francis J. Nolet	Ridge Pointe Limited Partnership	4/9/1999	465407	0499	1927	\$10,557.00	7/9/2004
05-8016-705	355568	6/16/1999	David Woods & Lisa A. Woods	Ridge Pointe Limited Partnership dba Sunterra- The Ridge Pointe	7/2/1999	471779	0799	0427	\$16,155.00	7/25/2004
05-8017-705	355138	10/9/1999	Ronnie Ray Ball & Dolores C. Ball	Ridge Pointe Limited Partnership dba Sunterra- The Ridge Pointe	11/30/1999	481633	1199	5017	\$10,755.00	9/1/2004
05-8018-705	414484	12/15/2002	Mark E. Kurec, Jr.	Ridge Pointe Limited Partnership dba Sunterra- The Ridge Pointe	12/27/2002	562164	1202	12291	\$8,330.00	7/27/2004
05-8019-705	355438	8/28/1999	James H. Clack & Janine A. Clack	Ridge Pointe Limited Partnership dba Sunterra- The Ridge Pointe	9/10/1999	476213	0999	1562	\$16,155.00	9/10/2004
05-8020-705	355392	8/6/1999	Robert L. Carter	Ridge Pointe Limited Partnership dba Sunterra- The Ridge Pointe	8/23/1999	475048	0899	4155	\$16,155.00	9/23/2004
05-8021-705	355239	11/8/1998	Richard Willis & Lorna Cash-Willis	Ridge Pointe Limited Partnership	11/19/1998	454436	1198	4304	\$9,657.00	3/19/2004
05-8022-705	355094	3/16/1999	Van M. Votran & Jack H. Ha	Ridge Pointe Limited Partnership	3/29/1999	464331	0399	6247	\$10,557.00	7/1/2004
05-8023-705	355542	8/29/1998	Carlos A. Azevedo & Adilia M. Azevedo	Ridge Pointe Limited Partnership	9/9/1998	449000	0998	1481	\$13,950.00	4/9/2004

