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

Douglas County - NV
Werner Christen - Recorder
Page: 1 Of 3 Fee: 19.00
BK-0405 PG- 7838 RPTT: 0.00

A Portion of APN 1319-30-645-003



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: April 13, 2005

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

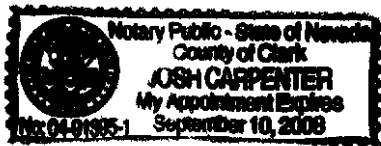
By: Lakewood Development, Inc.,
A Nevada Corporation
Title: Managing General Partner

By: 
Delinda Sargent
Title: Authorized Representative

ACKNOWLEDGEMENT

State of Nevada)
County of Clark)

This instrument was acknowledged before me, Josh Carpenter, on the 13th day of April, 2005 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.



[Handwritten Signature]
Notary Public

See next page for attached "Exhibit A".

[Large, faint watermark text: COOPER]

Exhibit A

RCT

Loan ID	Name 1	Name 2	Unit - Wk. - Yr	Date Mortgage Recorded	O. R. Book	O. R. Page	Inst.#
462447	KOWALCZYK, ANTHONY	KOWALCZYK, AMY	156-44-O	4/30/1999	499	6568	466972

4/13/2005

Prepared by: KJ
RT1 - APR PIF REPORT - 02-23-05 - BL