RECORDING REQUESTED BY: FIRST AMERICAN TITLE

AND WHEN RECORDED MAIL TO:

FIRST AMERICAN TITLE COMPANY Vacation Ownership Division 11175 Azusa Court Rancho Cucamonga, CA 91730

APN: A PORTION OF: 1319-30-712-001

DOC # 0643885 05/09/2005 01:06 PM Deputy: KLJ OFFICIAL RECORD Requested By: FIRST AMERICAN TITLE

> Douglas County - NV Werner Christen - Recorder

Page: 1 Of 1 Fee: BK-0505 PG-03325 RPTT:

14.00



SPACE ABOVE THIS LINE FOR RECORDER'S USE

TS No.: 04-7781-705 Loan No.: 354732

SUBSTITUTION OF TRUSTEE

WHEREAS, MICHELLE NORRIS AND BRYON NORRIS was the original Trustor, STEWART TITLE OF DOUGLAS COUNTY was the original Trustee, and RIDGE POINTE LIMITED PARTNERSHIP was the original Beneficiary under that certain Deed of Trust dated 7/13/1998 and recorded on 7/24/1998 as Instrument No. 0445157, in book 0798, page 5007 of Official Records of Douglas County, Nevada; and

WHEREAS, the undersigned is the present Beneficiary under said Deed of Trust, and

WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in place and instead of said original Trustee, or Successor Trustee, thereunder, in the manner in said Deed of Trust provided,

NOW, THEREFORE, the undersigned hereby substitutes FIRST AMERICAN TITLE INSURANCE COMPANY, as Trustee under said Deed of Trust.

Whenever the context hereof so requires, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural.

Dated: November 30, 2004

State of Neyroda | Ss. |

County of Clark | Sole Manager |

On 5/4/5 | before me, | Josh Carpenter | Notary Public, personally appeared |

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 (Sea



SUNTERRA MORTGAGE HOLDINGS, LLC