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: 42-281-01

DOC 0648101 06/29/2005 01:14 PM Deputy: OFFICIAL RECORD Requested By: FIRST AMERICAN TITLE

> Douglas County - NV Werner Christen - Recorder

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Fee: 15.00



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SPACE ABOVE THIS LINE FOR RECORDER'S USE

TS No.: 05-7986-706 Loan No.: 462472

SUBSTITUTION OF TRUSTEE

WHEREAS, DAVID T. HENRY AND DAWN MAURER was the original Trustor, STEWART TITLE OF DOUGLAS COUNTY was the original Trustee, and HARICH TAHOE DEVELOPMENTS, A NEVADA GENERAL PARTNERSHIP DBA SUNTERRA RESORTS - THE RIDGE TAHOE was the original Beneficiary under that certain Deed of Trust dated 6/13/1999 and recorded on 8/27/1999 as Instrument No. 0475373, in book 0899, page 5076 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: March 21, 2005

HARICH TAHOE DEVELOPMENTS DBA SUNTERRA RESORTS - THE RIDGE TAHOE

State of NEVACLA County of CLARIC

MAy 17 2005 before me,

Ross HILDER

Notary Public, personally appeared 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)

ROSS A. HILDER Notary Public State of Nevada No. 03-79583-1 My appt. exp. Jan. 10, 2007

AFFIDAVIT OF MAILING FOR SUBSTITUTION OF TRUSTEE BY CODE

TS No.: 05-7986-706

Trustor: DAVID T. HENRY AND DAWN MAURER

I, LINDA PEREZ, Trustee Sale Officer, declare: That I am an officer, agent or employee of FIRST AMERICAN TITLE INSURANCE COMPANY whose business address is:

Vacation Ownership Division 11175 Azusa Court Rancho Cucamonga, CA 91730

I am over the age of eighteen years; On June 30, 2005, by Certified and First Class mail, enclosed in a sealed envelope with postage fully prepaid, I deposited in the United States Mail, a copy of the attached Substitution of Trustee to the trustee of record under the Deed of Trust described in said Substitution, and;

A copy of the attached Substitution has been mailed prior to the recording thereof, in the manner provided in Section 2924(b) of the Civil Code of the State of California to all persons to whom a copy of the Notice of Default would be required to be mailed by the provisions of said section.

I certify (or declare) under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

Date: June 30, 2005

LINDA PEREZ, Trustee Sale Officer

State of California SS. County of San Bernardino

On June 30, 2005 before me, ERIN CAMPBELL Notary Public, personally appeared LINDA PEREZ personally known to me (exproved 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 be/she/thee executed the same in his/her/thee authorized capacity(les), and that by his/her/thee 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 (1) (Weekler)



BK- 0605 PG-13373 6/29/2005