RECORDING REQUESTED BY: FIRST AMERICAN TITLE

AND WHEN RECORDED MAIL TO:

FIRST AMERICAN TITLE COMPANY Vacation Ownership Division 1160 N. Town Center Drive, Suite 190 Las Vegas, NV 89144

APN: 0000-40-050-450

2005 01:12 PM Deputy: OFFICIAL RECORD Requested By: FIRST AMERICAN TITLE COMPANY

> Douglas County - NV Werner Christen - Recorder

2 Ωf Page:

PG- 9170 RPTT: BK-1105

0.00

15.00

SPACE ABOVE THIS LINE FOR RECORDER'S USE

TS No.: < SEE EXHIBIT A> Loan No.: < SEE EXHIBIT A>

SUBSTITUTION OF TRUSTEE

WHEREAS, < SEE EXHIBIT A> 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 < SEE EXHIBIT A> and recorded on < SEE EXHIBIT A> as Instrument No., < SEE EXHIBIT A> in book, < SEE EXHIBIT A> page < SEE EXHIBIT A> 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 09, 2005

SUNTERRA MORTGAGE HOLDINGS, LLC

State of Nevada } ss. County of Clark on November 15th theather misoletan Notary Public, personally appeared before me. 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



EXHIBIT 'A'

SUBSTITUTION OF TRUSTEE

T.S. NO	LOAN	ORIGINAL TRUSTOR	D/T DATED	D/T RECORDED	INST. NO.	BOOK NO.	PAGE NO.
05-8015-705	355332	DEBORAH S. PRIOLO	3/30/1999	4/9/1999	465407	499	1927
05-8016-705	355568	DAVID WOODS & LISA A. WOODS	6/16/1999	7/2/1999	471779	799	427
05-8017-705	355138	RONNIE RAY BALL & DOLORES C. BALL	10/9/1999	11/30/1999	481633	1199	5017
05-8020-705	355392	ROBERT L. CARTER	8/6/1999	8/23/1999	475048	899	4157
05-8021-705	355239	RICHARD WILLIS & LORNA CASH-WILLIS	11/8/1998	11/19/1998	454436	1198	4306
05-8022-705	355194	VAN M. VOTRAN	3/16/1999	3/29/1999	464331	399	6249
05-8023-705	355542	CARLOS A. AZEVEDO & ADILIA M. AZEVEDO	8/29/1998	8/29/1998	449000	866	1481

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