

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-0106 PG- 9728 RPTT: 0.00



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 15 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: December 20, 2005

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

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

By: AS Stewart
Anne Stewart
Title: Authorized Representative

ACKNOWLEDGEMENT

State of Nevada)
County of Clark)

This instrument was acknowledged before me, Vickie Marriott, on December 20, 2005 by Anne Stewart 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.





Notary Public

See next page for attached "Exhibit A".

EXHIBIT A

RL - SOM - RIDGE TAHOE - PIF - HTD 12-20-05.xls

Loan ID	User Contr. Num	Name	Name 2	Unit	Week	OEB	Original Recording Date	O.R. Book	O.R. Page	O.R. Instrument #
462792	2739203161	Angell, Brett	Cole-Angell, Ginger	203	16	B	7/22/1998	798	4438	444966
462847	2739307343	Blake, James J.	Blake, Charlene	307	34	E	9/1/1998	998	0013	448487
462844	2739307332	Cushing, Beverly J.		307	33	O	8/11/1998	898	2054	446810
462736	2728041393	Ellison, John D.	Bowles, Tracy A.	041	39	E	08/03/1995	895	337	367447
462730	2728035061	Espinosa, Rupertson	Espinosa, Lysia	035	06	B	3/4/1999	399	1197	462607
462840	2739306462	Herman, Michael S.	Herman, Lora L.	306	46	O	7/16/1998	798	2922	444482
462821	2739209323	Hocke, Gerhard A.	Hocke, Maria Del Carmen	209	32	E	8/26/1998	898	5160	447820
462624	2727040203	Kolev, Hristo N.	Kolev, Maria R.	040	20	E	7/14/1998	798	2343	444271
462680	2727177511	Mann, Michael W.	Mann, Evelyn F.	177	51	B	11/26/1997	1197	5252	427189
462431	2710403738	Parsons, Steven P		037	38	B	4/30/1999	499	6573	466974
462527	2722257145	Ray, Victor	Henderson, Angela	257	14	B	3/25/1999	399	5699	464121
462783	2739109102	Reeder, Rufus J.	Reeder, Patricia R.	109	10	O	1/19/1999	199	3007	458895
462745	2730910521	Reeve, Terrell	Reeve, Linda L.	105	21	E	5/19/1999	599	3710	468336
462585	2722294022	Sherwood, George J.	Sherwood, Marised B.	294	02	O	1/20/1998	198	2652	430717
462790	2739201333	Vilala, Michelle	Vilala, IV John	201	33	E	1/12/1999	199	1704	458473