

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

Loan ID: 462626

Contract #: 2727046193

Douglas County - NV  
Werner Christen - Recorder  
Page: 1 Of 1 Fee: 17.00  
BK-0706 PG- 5635 RPTT: 0.00



**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

Sunterra Residual Assets Development, LLC, a Delaware limited liability company is the Owner and Holder of the Note secured by the original Deed of Trust, made by **RONALD LODER AND WANDA LODER**, 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, on 5/31/1990 in book 590 page 4832 as Instrument # 227206 more fully described as follows:

**At Ridge Tahoe Unit(s) 37046 Week(s) 19 Usage Years Even**

Beneficiary hereby substitutes Sunterra Residual Assets Development, LLC, a Delaware limited liability company, as Trustee in Lieu of the above named Trustee under said Deed of Trust. Sunterra Residual Assets Development, LLC, a Delaware limited liability company, 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: July 10, 2006

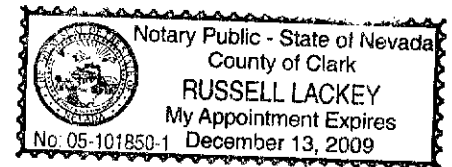
**BENEFICIARY AND SUBSTITUTED TRUSTEE,**

**Sunterra Residual Assets Development, LLC**, a Delaware limited liability company

Sunterra Residual Assets Development, LLC, a Delaware limited liability company and the successor in interest by merger to Lakewood Development, Inc., a Nevada corporation and Ridgewood Development, Inc. a Nevada corporation, the general partners of Harich Tahoe Developments, a Nevada general partnership dissolved by operation of law.

By: Sunterra Developer and Sales Holding Company  
Its: Manager

By: *Anne Stewart*  
**Anne Stewart**  
Title: Authorized Representative



State of Nevada)  
County of Clark)

**ACKNOWLEDGEMENT**

This instrument was acknowledged before me, **Russell Lackey**, on **July 10, 2006** by **Anne Stewart**, who acknowledged to me to be the Authorized Representative of **Sunterra Residual Assets Development, LLC**, a Delaware limited liability company, and that as such representative, being authorized to do so, signed her name as such Authorized Representative.

*Russell Lackey*  
Notary Public