

OFFICIAL RECORD

Requested By:
SUNTERRA RESORTS

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 1 Fee: 17.00
BK-0706 PG- 5643 RPTT: 0.00

Loan ID: 462683

Contract #: 2727180481



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 MAREL CONRADO RAMOS AND KRISTY LYNNE RAMOS, 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 9/4/1998 in book 998 page 871 as Instrument # 448776 more fully described as follows:

At Ridge Tahoe Unit(s) 37180 Week(s) 48 Usage Years Every

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

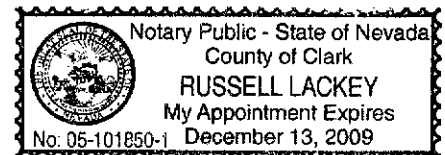
BENEFICIARY AND SUBSTITUTED TRUSTEE,

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