

OFFICIAL RECORD

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SUNTERRA RESORTS

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Sunterra Corporation  
3865 W. Cheyenne Blvd. Bldg. #5  
N. Las Vegas, Nevada 89032

Douglas County - NV  
Werner Christen - Recorder

A portion of APN 1319-30-644-090  
Transfer Tax:  
Contract No. 2727180481

Page: 1 Of 3 Fee: 16.00  
BK-0706 PG- 5644 RPTT: 5.85



Deed in Lieu of Foreclosure

THIS DEED is made this 21 day of November, 2005, between MAREL CONRADO RAMOS AND KRISTY LYNNE RAMOS, HUSBAND & WIFE AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP Grantor(s) having the address of 6523 MYSTERY MOUNTAIN WAY, ROCKLIN, CA ,95765 and Harich Tahoe Developments, a Nevada General Partnership, Grantee, having a mailing address of Post Office Box 5790, Stateline, Nevada 89449.

Grantor, in consideration of the sum of Ten Dollars (\$10.00) or other good and valuable consideration, the receipt and adequacy of which is hereby acknowledged, does by these presents grant, bargain, and sell unto Grantee, Grantee's heirs, personal representatives, successors and assigns, forever, all that certain property situated in the County of Douglas State of Nevada, described as follows:

See Exhibit A attached hereto and incorporated herein by this reference;

Together with the tenements, hereditaments and appurtenances thereunto belonging or appertaining, and the reversion and reversions, remainder and remainders, rents, issues and profits thereof, and all personal property of Grantor, if any, therein (all of the foregoing shall hereinafter be referred to as the "Property");

To have and to hold the Property unto the said Grantee, Grantee's heirs, personal representatives, successors and assigns, forever.

This Deed is an absolute conveyance of title to the Property to Grantee and is not intended as a mortgage, trust conveyance, or security of any kind, Grantor having transferred said Property to Grantee for a fair and adequate consideration including full satisfaction and discharge of all obligations secured by that Deed of Trust executed by MAREL CONRADO RAMOS AND KRISTY LYNNE RAMOS, HUSBAND & WIFE AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP as trustor therein to Stewart Title of Douglas County as trustee in favor of Grantee as beneficiary and recorded on 9/4/1998 in Book 998 as Page Number 871 as Document Number in the Official Records of Douglas County, Nevada.

Grantor declares and warrants to Grantee and any title insurance company subsequently insuring title to the Property that this conveyance is freely and voluntarily made and not under coercion or duress; except for easements and restrictions of record and above Deed of Trust, title to the Property is free and clear of all liens and encumbrances; Grantor is the sole owner of the Property and has not previously assigned, alienated, or transferred all or any part of the Property; the granting of this Deed is not being done with the intent to defraud creditors; and Grantor is not a party to any bankruptcy or other insolvency proceeding.

IN WITNESS WHERE OF, Grantor has executed this Deed as of the day and year first here in above written.

Dated: 11/21/05

*Marel Conrado Ramos*  
\_\_\_\_\_  
Grantor MAREL CONRADO RAMOS

*Kristy Lynne Ramos*  
\_\_\_\_\_  
Grantor KRISTY LYNNE RAMOS

STATE OF California  
COUNTY OF Placer )

On this 21 day of November, 2005, before me, a notary public, in and for said county and state, personally appeared **MAREL CONRADO RAMOS AND KRISTY LYNNE RAMOS** personally known to me to be the person who executed the above instrument, who acknowledged to me that he or she executed the same freely and voluntarily for the purposes therein stated.

WMM  
NOTARY PUBLIC

MY COMMISSION EXPIRES:  
11/3/2009



COOPER

EXHIBIT "A"

An undivided 1/51st interest as tenants in common in and to that certain real property and improvements as follows: (A) An undivided 1/106th interest in and to Lot 37 as shown on Tahoe Village Unit No. 3-13<sup>th</sup> Amended Map, recorded December 31, 1991, as Document No. 268097, rerecorded as Document No. 269053, Official Records of Douglas County, State of Nevada, excepting therefrom Units 039 through 080 (inclusive) and Units 141 through 204 (inclusive) as shown on that certain Condominium Plan Recorded July 14, 1988, as Document No. 182057; and (B) Unit No. 180 as shown and defined on said Condominium Plan; together with those easements appurtenant thereto and such easements described in the Fourth Amended and Restated Declaration of Time Share Covenants, Conditions and Restrictions for The Ridge Tahoe, recorded February 14, 1984, as Document No. 096758, As amended, and in the Declaration of Annexation of The Ridge Tahoe Phase Five recorded August 18, 1988, as Document No. 184461, as amended, and as described in the Recitation of Easements Affecting the Ridge Tahoe recorded February 24, 1992, as Document No. 271619, and subject to said Declarations; with the exclusive right to use said interest in Lot 37 only, for one week every other year in the -numbered years in the SWING "Season as defined in and in accordance with said Declaration.

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