

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

Loan ID: 462687
Contract # 2727185471

Douglas County - NV
Werner Christen - Recorder
Page: 1 of 1 Fee: 17.00
BK-0906 PG- 9207 RPTT: 0.00



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

SUNTERRA RIDGE POINTE DEVELOPMENT, LLC, a Delaware limited liability company as successor in interest by merger to Ridge Pointe Limited Partnership, a Nevada Limited Partnership ("Sunterra Ridge Pointe Development, LLC"), is the Owner and Holder of the Note secured by the original Deed of Trust, made by **RONALD M. HICKERSON AND LINDA L. HICKERSON**, Trustor(s), to STEWART TITLE of Douglas County, Nevada, a Nevada Corporation, Trustee, for the benefit of **Ridge Pointe, Limited Partnership**, a Nevada Limited Partnership, Beneficiary, which Deed of Trust was recorded in the office of the County Recorder of Douglas County, Nevada, on **9/8/1995** in book **995** page **805** as Instrument # **369998** more fully described as follows:

At Ridge Tahoe Unit(s) 37185 Week(s) 47 Usage Years Every

Beneficiary hereby substitutes **SUNTERRA RIDGE POINTE DEVELOPMENT, LLC**, as Trustee in Lieu of the above named Trustee under said Deed of Trust. **SUNTERRA RIDGE POINTE DEVELOPMENT, LLC**, 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: September 20, 2006

BENEFICIARY AND SUBSTITUTED TRUSTEE,
SUNTERRA SALES AND DEVELOPER HOLDING COMPANY,
The member and sole manager of
Sunterra Ridge Pointe Development, LLC

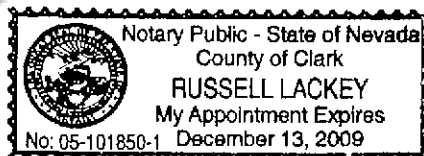
By: Sunterra Developer and Sales Holding Company
Its: Sole Manager

By:
Anne Stewart
Title: Authorized Representative

ACKNOWLEDGEMENT

State of Nevada)
County of Clark)

This instrument was acknowledged before me, **Russell Lackey**, on September 20, 2006 by **Anne Stewart** who acknowledged to me to be the Authorized Representative of SUNTERRA SALES AND DEVELOPER HOLDING COMPANY which is the Sole Manager of SUNTERRA RIDGE POINTE DEVELOPMENT, LLC, a Delaware limited liability company, and that as such representative, being authorized to do so, signed her name as such Authorized Representative.



Notary Public