

OFFICIAL RECORD
Requested By:
SUNTERRA CENTRALIZED
SERVICES CO
Douglas County - NV
Werner Christen - Recorder

Page: 1 Of 1 Fee: 17.00
BK-0707 PG- 8311 RPTT: 0.00



After Recording Return to:
Prepared by: Deylynn Boyd
Reconveyance Department
Financial Services and Administration
3865 W. Cheyenne Avenue
North Las Vegas, NV 89032

Loan ID: 421469
Contract # RPT0829

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 **DONNA KISCADEN AND LORI MCCURDY**, Trustor(s), to **STEWART TITLE** of Douglas County, Nevada, a Nevada Corporation, Trustee, for the benefit of **SUNTERRA RIDGE POINTE DEVELOPMENT, LLC**, Beneficiary, which Deed of Trust was recorded in the office of the County Recorder of Douglas County, Nevada, on 4/10/2003 in book 0403 page 4764 as Instrument # 0573067 more fully described as follows:

At Ridge Pointe Tahoe Unit(s) 024 Week(s) 12 Usage Years Odd

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: July 19, 2007

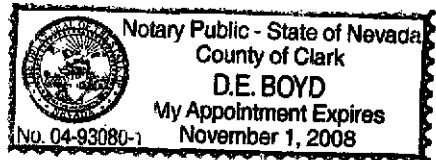
**BENEFICIARY AND SUBSTITUTED TRUSTEE,
SUNTERRA SALES AND DEVELOPER HOLDING COMPANY,
The member and sole manager of
Sunterra Ridge Pointe Development, LLC**

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

By: *AS*
Anne Stewart
Title: Authorized Representative

ACKNOWLEDGEMENT

State of Nevada)
County of Clark)



This instrument was acknowledged before me, **D. E. Boyd**, on July 19, 2007 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.

[Signature]
Notary Public