When Recorded Mail To: Financial Services and Administration Reconveyance Department 3865 W. Cheyenne Avenue Las Vegas, NV 89032

Loan ID: 2716013151 Contract # C1601315A DOC # 0710188 09/28/2007 01:54 PM Deputy: GB OFFICIAL RECORD Requested By: STEWART TITLE

Douglas County - NV Werner Christen - Recorder

Page: 1 Of 1 Fee: BK-0907 PG-7327 RPTT:

K-0907 PG-7327 RPTT: 0.00

17.00

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 CHARLES W. CAREY AND TERESA A. CAREY, 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 12/08/1998 in book 1298 page 2024 as Instrument # 456056 more fully described as follows:

At Ridge Pointe Tahoe Unit(s) 013 Week(s) 15 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 13, 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

Anne Stewart

Title: Authorized Representative

ACKNOWLEDGEMENT

State of Nevada County of Clark

This instrument was acknowledged before me, D. E. Boyd, on September 13, 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.

Notary Public - State of Nevada County of Clark D.E. BOYD why Appointment Expires No: 04-93080-1 November 1, 2008

Notary Public