

when recorded mail to:

Mr. & Mrs. Michael P. Bray
P.O. Box 6808
Stateline, Nevada 89449

Loan No. 917158-9

Escrow No. 850766 DA

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

SEC. 2-1320
23-070-76

The undersigned, EL DORADO SAVINGS AND LOAN ASSOCIATION, a California corporation, as the owner and holder of Note secured by deed of trust dated August 24, 1979

made by Michael P. Bray and Judith Ann Bray, husband and wife, Original Trustor,

to George L. Cook and Russell W. McRae, Original Trustee,

for El Dorado Savings and Loan Association, Original Beneficiary,

which deed of trust was recorded August 31, 1979, in book 879 page 2358

Official records of Douglas County, State of Nevada

hereby substitutes EL DORADO CHARTER CORPORATION as Trustee in lieu of the Trustee therein.

EL DORADO CHARTER CORPORATION, hereby accepts said appointment as Trustee under the above deed of trust, and as successor Trustee, and 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 THE ESTATE NOW HELD BY IT UNDER SAID DEED OF TRUST.

IN WITNESS WHEREOF the owner and holder above named, and above named successor Trustee as successor Trustee, has caused this instrument to be executed, each in its respective interest.

Dated August 20, 1985

EL DORADO CHARTER CORPORATION
Successor Trustee

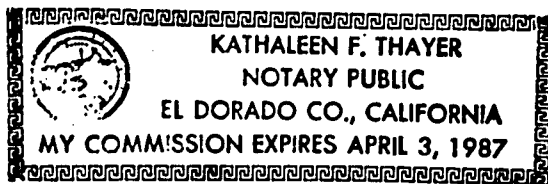
EL DORADO SAVINGS AND LOAN ASSOCIATION

By Bonnie Holbrook
Bonnie Holbrook
By Karen Tobys
Karen Tobys

By Sylvia Hicks
Sylvia Hicks
By Thomas C. Meuser
Thomas C. Meuser

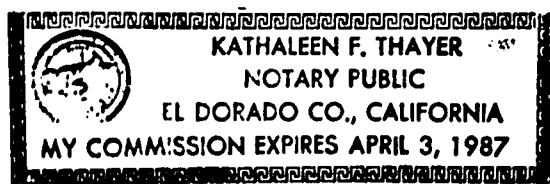
State of California
County of El Dorado JSS
On August 21, 1985, before me, the undersigned, a Notary Public in and for said County and State, personally appeared Bonnie Holbrook and Karen Tobys known to me to be the Sr. Vice President and Asst. Vice President of the Corporation that executed the within Instrument, and known to me to be the person who executed the within Instrument on behalf of the Corporation therein named, and acknowledged to me that such Corporation executed the within instrument pursuant to its by-law.
Witness my hand and official seal.

Kathaleen F. Thayer
Notary Public in and for said County and State
Kathaleen F. Thayer



State of California
County of El Dorado
On August 21, 1985, before me, the undersigned, a Notary Public in and for said County and State, personally appeared Sylvia Hicks and Thomas C. Meuser known to me to be the Asst. Vice President and President of the Corporation that executed the within Instrument, and known to me to be the person who executed the within Instrument on behalf of the Corporation therein named, and acknowledged to me that such Corporation executed the within instrument pursuant to its by-law.
Witness my hand and official seal.

Kathaleen F. Thayer
Notary Public in and for said County and State
Kathaleen F. Thayer



122148

BOOK 885 PAGE 2674

COPY

REQUESTED BY
SILVER STATE TITLE CO.
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'85 AUG 27 M1:05

SUZANNE BEAUDREAU
RECORDER

\$ 8.00 PAID SA DEPUTY **122148**

BOOK **885** PAGE **2675**