

when recorded mail to:

Mr. and Mrs. Arthur Walters
2130 W.Lodi Avenue
Lodi, California 95240

Loan #916062-11 Escrow 850754-cc

Lot 495A&B Summit
Village

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

The undersigned, EL DORADO SAVINGS AND LOAN ASSOCIATION, a California corporation, as the owner and holder of Note secured by deed of trust dated April 3, 1979

made by Arthur L. Walters and Norma J. Walters, his 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 May 17, 1979, in book 579 page 1203

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 September 3, 1985

EL DORADO CHARTER CORPORATION
Successor Trustee

EL DORADO SAVINGS AND LOAN ASSOCIATION

By Bonnie Holbrook
Bonnie Holbrook

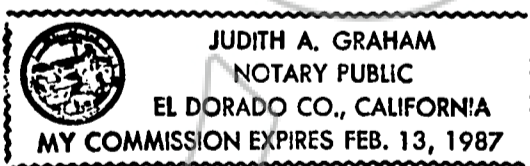
By Janeal Gravatt
Janeal Gravatt

By Melinda McDonald
Melinda McDonald

By George L. Cook, Jr.
George L. Cook, Jr.

State of California
County of El Dorado)SS

On _____, before me, the undersigned, a Notary Public in and for said County and State, personally appeared Bonnie Holbrook and Janeal Gravatt 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.



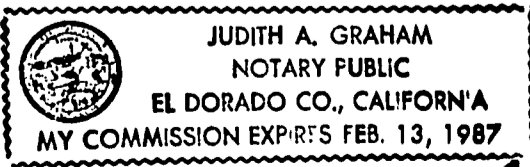
Judith A. Graham
Notary Public in and for said County and State
Judith A. Graham

State of California)

County of El Dorado)

On _____, before me, the undersigned, a Notary Public in and for said County and State, personally appeared Melinda McDonald and George L. Cook, Jr. known to me to be the Vice President and Sr. 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.

Judith A. Graham
Notary Public in and for said County and State
Judith A. Graham



122926

BOOK 985 PAGE 758

COPY

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

'85 SEP -9 AM 1:29

SUZANNE BEAUDREAU
RECORDER
\$ 8.00 PAID [Signature] DEPUTY

122926
BOOK **985** PAGE **759**