

Lot 45, Block H,
1st Addition Kingsbury Meadows

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

8407 SW

The undersigned, EL DORADO SAVINGS AND LOAN ASSOCIATION, a California corporation, as the owner and

holder of Note secured by deed of trust dated JUNE 24, 1983

made by ARTHUR J. PALOMBO, AN UNMARRIED MAN, 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 JULY 26, 1983, in book 783 page 2330

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 NOVEMBER 18, 1985

EL DORADO CHARTER CORPORATION
Successor Trustee

EL DORADO SAVINGS AND LOAN ASSOCIATION

By Bonnie Holbrook
BONNIE HOLBROOK

By Karen Tobys
KAREN TOBYS

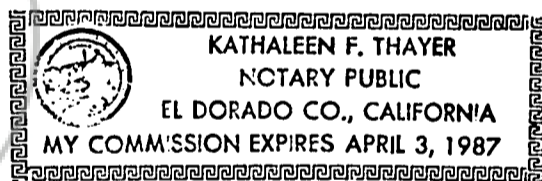
By Thomas C. Meuser
THOMAS C. MEUSER

By George L. Cook, Jr.
GEORGE L. COOK, JR.

State of California
County of EL DORADO)SS

On November 20, 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

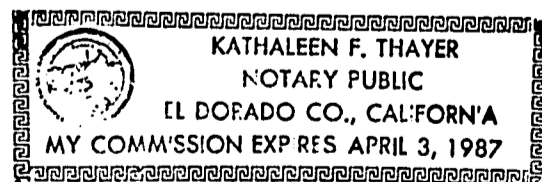


State of CALIFORNIA)

County of EL DORADO)

On November 20, 1985, before me, the undersigned, a Notary Public in and for said County and State, personally appeared THOMAS C. MEUSER and GEORGE L. COOK, JR known to me to be the PRESIDENT and 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



Form #294 - 5/85

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

35 NOV 22 12:25

SUZANNE BEAUREAU
RECORDER

127331

\$ 7.00 PAID. Bk DEPUTY
BOOK **1185** PAGE **2305**

LOAN # 919701-01 ESCROW # 8407

when recorded mail to:

DOUGLAS COUNTY TITLE CO.
P. O. BOX 1400
ZEPHYR COVE, NV 89443