

when recorded mail to:



Loan #910970-01 Escrow #103854

**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 May 11, 1977

made by Richard Kepler and Patricia Kepler, 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 May 18, 1977, in book 577 page 977

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 9, 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.

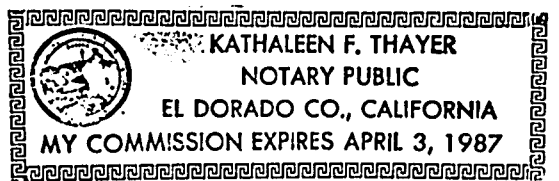
State of California

County of El Dorado )SS

On September 12, 1985, 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.

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



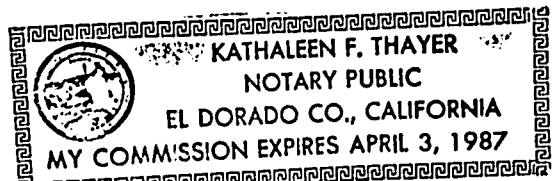
State of California )

County of El Dorado )

On September 12, 1985, 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 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



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

'85 DEC -5 P12:06

SUZANNE BEAUDREAU  
RECORDER

\$ 700 PAID On DEPUTY

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BOOK 1285 PAGE 436